The Chicago Daily Tribune.

VOLUME 27. CHICAGO, SUNDAY, SEPTEMBER 28, 1873—SIXTEEN PAGES. NUMBER 38.

REAL ESTATE.

5 NORTH SIDE BUSINESS AND RESIDENCE LOTS

fronting on Clybourn, Hawthorn, and Racine-avs., Sophia, Lewis, and Herndon-sts.,

ABOUT EIGHT BLOCKS WEST OF LINCOLN PARK,

AT AUCTION.

BY WM. A. BUTTERS & CO.,

ON SATURDAY, OCT. 4, 1873, AT 1½ O'CLOCK P. M.,

ON THE GROUND.

These lots are desirably located in the fine nursery grove, only two miles from the business centre, and close to the Chicago and Clybourn-av. horse-cars. The ground is high and dry, soil rich, good sidewalks, water, etc. Lots 25 feet front by 125 and 135 feet deep to wide alleys.

THE TITLE is perfect. An abstract will be furnished to each purchaser.

TERMS: Only $20 cash on day of sale, $30 in 30 days, balance very easy. A great portion of it can remain on long time, at only 7 per cent interest.

There is a splendid opportunity to secure a safe investment at your own price, as the sale is positively without reserve.

☞ For the accommodation of the working classes, the proprietor will be at No. 615 Clybourn-av. on Sunday, to show the property.

WM. A. BUTTERS & CO.,
Real Estate Auctioneers, 141 and 143 Dearborn-st.

TO SAVINGS BANK DEPOSITORS.

CLARKE, LAYTON & CO., until further notice, will sell first-class Chicago Real Estate at the lowest market prices, or Houses and Lots and Unimproved Lots at Washington Heights, and take the cash payments in books and checks on any of the Chicago Savings Banks. There is no better or safer investment than Chicago Real Estate.

Certified Checks on the Cook County National Bank and Union National Bank, taken as cash on all sales by us.

CLARKE, LAYTON & CO.,
No. 120 LaSalle-st.

Certified Bank Checks

Will be taken for the following first-class property: First payment on a beautiful House and Lot in

SOUTH EVANSTON.

A House and Lot one block, and one three blocks, from Depot, in

ENGLEWOOD.

A few very desirable lots in NORWOOD PARK, near depot, at one-half their value for CASH. A rare chance for persons to invest and double their money in two months. Certified Checks on Savings Banks, Union and Cook County National Banks, received as Cash on all sales. TILLOTSON BROS.,
272 and 274 State-st.

TO SAVINGS AND NATIONAL BANK DEPOSITORS.

R. P. BLANCHARD,
158 LA SALLE-ST.,

Has property in all parts of the city and suburbs, which he will sell cheap, taking as cash one-half or more or less of your balance in bank, and agreeing to wait at least six months before drawing for any portion of the amount transferred to him, thus giving your banks more time to realize on their collaterals and better securing the remainder of your balance.

R. P. BLANCHARD,
Real Estate and Loan Broker,
158 LaSalle-st.

Bank Balances

TAKEN FOR

WICKER PARK LOTS

AT OLD PRICES.

MOREY & MAGILL,
77 CLARK-ST.

REAL ESTATE THE ONLY SAFE INVESTMENT IN TIMES LIKE THESE.

HUNTER, CANNON & CO.,
127 LaSalle-st., Room 4,

Will sell lots of all sizes, from 25 feet to half acres and acres, in good localities in this city and on railroads just outside city limits, at CASH PRICES and on very easy terms, and will receive for first payment Certificates of Deposit, Bank Checks on Savings Banks, or Checks of National Banks. Title in all property perfect. Abstracts to date. HUNTER, CANNON & CO.

To Savings and National Bank Depositors.

I will accept Checks and Books on SAVINGS or NATIONAL BANKS in payment for Real Estate, or on notes due or not due, given for Real Estate heretofore sold.

ABNER TAYLOR,
3 & 4 McCormick Block.

To Depositors in National and Savings Banks.

SNYDER & LEE, Real Estate Agents, have for sale in the several divisions of the city, and suburbs, several hundred choice residence lots, which they will sell cheap, and on easy terms, and take in partial or full payment, certified checks on any of the Chicago National Banks, or books of any of the Savings Banks of the city. We also offer some magnificent investments in new property, sure to advance in value, on the same terms. Now is the time to place your money where it will pay you a larger percentage than any investment in stocks or bonds. SNYDER & LEE, 14 Nixon Building, N. E. corner of Monroe and LaSalle-sts.

TO HOLDERS OF SUSPENDED BANK PAPER.

The best Savings Bank, after all, is Real Estate, bought at first prices. I now offer Lots in my subdivision, 12 miles from the Court House, at Washington Heights, on the line of the C., D. & V. R. R., about one-fourth of a mile from the Station on Tracy-av., and 4 free Railroad passes for three years, at $200 each. Will accept the Chicago Suspended Bank Paper in part or full pay, or sell on time to suit. These Lots will double in a short time.

P. CHASE,
1, 3 & 5 WABASH-AV.

SAVINGS BANK DEPOSITORS.

[illegible] of the most desirable lots in Englewood, for churches, and public school, on graveled streets, and all of the most of fine improvements, which we are selling in full or partial payment to Chicago Savings Banks or other solid customers. The [illegible] notoriety are of no earthly [illegible] it to say that, several [illegible] in Chicago, and by industry [illegible] a little something, part of [illegible] invested in suburban lots, amounting to $705," he placed [illegible] He thought a great deal of [illegible]

FIDELITY SAFE DEPOSITORY.

THE FIDELITY SAFE DEPOSIT VAULTS,

143, 145 & 147 Randolph-st.

For absolute security, place your Money, Bonds, Valuable Papers, and other valuables in the VAULTS of the

FIDELITY SAVINGS BANK AND Safe Depository.

The Safe Deposit Vaults of this Institution are the strongest in the world, being built of Heavy Masonry, and lined with Hardened Steel Plates and Burglar Metal of immense thickness, a single door weighing four tons. These VAULTS withstood successfully the great CHICAGO FIRE, and are guarded by armed men day and night.

JOHN C. HAINES, President.

CARRIAGES.

Large Variety OF ELEGANT CARRIAGES,

Consisting in part of the following: Landaus, Landaulets, Clarences, Coaches, Coupes, Broughams, Four and Six-seat Rockaways, Park Phaetons, half and extension tops; T Carts, Dog Carts, Mail Phaetons, Doctors' Phaetons, Light Road Wagons on Elliptic and Side-bar Springs, Kimball Jump Seats, Pony Phaetons on C Springs, with Calash and Canopy Tops, Concord Buggies, Omnibuses, etc. HILL'S CELEBRATED CONCORD HARNESS.

COAN & TEN BROEKE

CARRIAGE MFG. CO.,
RANDOLPH AND ANN-STS.

FINANCIAL.

DIME SAVINGS BANK,

105 CLARK-ST., Methodist Church Block.

Six per cent interest allowed on deposits, payable semi-annually, July 1 and Jan. 1 in each year.

WM. KELSEY REED, Cashier. GEO. SCOVILLE, President.

NOTE.—Until further notice, any boy or girl calling at the Bank will be presented with a pass book free, and every time deposited to his or her credit, which sum can be drawn out at pleasure.

To Depositors.

KELLOGG, VOSWINKEL & CO.,
BANKERS,

Have just commenced business at 94 LaSalle-st., and offer to the public the convenience of their office, with its fire and burglar-proof Vault and Safe, WHERE THEY WILL RECEIVE DEPOSITS IN CURRENCY AND PAY CHECKS IN THE SAME; holding the currency in constant readiness for payment.

A. W. KELLOGG, J. F. VOSWINKEL DOBBELEN.

DIG.

We collect claims of every description against parties throughout the United States and Canadas, and publish the names of those who don't pay. Semi-monthly report now ready for delivery to subscribers. FRASIER'S MERCANTILE COLLECTION AGENCY, 146 Madison-st., Chicago.

FOR SALE.

FOR SALE.

A gentleman about to change his residence offers for private sale, at a great bargain, the following:

A pair of Horses, a single Horse, an Elegant Coupe, an Open Buggy, a Piano, some Excellent Furniture, Mirrors, Carpets. Apply at 278 Michigan-av.

ROSIN. ROSIN. ROSIN.

500 BARRELS NO. 1 AND PALE ROSIN,
For sale low to close consignments.

Also, 100 bbls. of Linseed Oil (Raw and Boiled), low for cash, to remit consignor.

CHASE, HANFORD & CO.,
Manufacturers' and Refiners' Agents Oils, Paints, Glass, &c., 1, 3, and 5 Wabash-av., cor. South Water-st.

STOVES.

The American Base Burner, the "King of Stoves," for sale at A. W. WHEELER'S,
219 State-st., corner of Congress.

BUSINESS CARDS.

J. M. W. JONES,

Wholesale, Retail, and Manufacturing

STATIONER,

104 & 106 Madison-st.

My facilities for the manufacture of Blank Books and executing Railroad and Commercial Printing are unsurpassed. Cash country buyers will find it to their interest to call on me before purchasing.

C. W. DURHAM,

CITY AND COUNTY SURVEYOR,
ROOM 16 HONORE BLOCK,
Will take notes at 30 and 60 days in payment for subdividing acre property.

HOTEL.

THE GARDNER.

This elegant hotel, fronting Lake Michigan and overlooking Lake Park, commands an unobstructed view of the lake, and is unsurpassed in location.

Parties visiting Chicago, either for business or pleasure, will find at the Gardner accommodations and attention unsurpassed by any hotel on the American Continent.

The Inter-State Industrial Exposition Buildings are opposite the hotel.

FRED H. GOULD, Proprietor.

REAL ESTATE.

Given Away!

40 LOTS, 25x125 feet, in a beautiful suburban village, 20 minutes from [illegible]. We charge only for Deeds, Abstracts, and improvement of streets. Tickets furnished, and conveyance to view this property.

O. A. PHILLIPS,
134 LaSalle-st., basement.

GENERAL NOTICES.

TICKETS OF ADMISSION TO THE EXPOSITION.

The following will be the regulations in regard to admission to the Exposition. Tickets will be issued as follows:

EXHIBITORS' TICKETS,

Admitting an exhibitor only, at any time during exhibition hours, and positively not transferable, $10.

SEASON COMMUTATION TICKETS,

Good for thirty admissions, $10.

SINGLE TICKETS,

Admitting the holder to the Building, with privilege of remaining through the day and evening, except as hereinafter specified, adults, 50 cents; children, 25 cents.

SINGLE TICKETS FOR SATURDAYS

Admitting the holder to the Building, with privilege of remaining through the day and evening, except as specified below, adults, 25 cents; children, 15 cents.

EMPLOYES' TICKETS,

Registered and not transferable, and good for forty admissions, may be purchased by Exhibitors only, for the exclusive use of persons in their employ in the Building, on written application to the Chairman of Executive Committee, $4.

Every Exhibitor's and Employe's Ticket will be registered by number and the name of purchaser, and if processed by any other person will be forfeited.

When Special Entertainments for evenings are to be given, the Building may be closed at 5 o'clock p. m., and the price of admission for the ensuing evening increased.

Tickets will be on sale at the Ticket Offices, on Michigan-av. near the foot of Jackson and Monroe-sts., and at the Adams-st. entrance. Exhibitors' and Season Commutation Tickets will also be sold at the Treasurer's Office in the Building.

The entrance to the Building for Visitors and Exhibitors is at Adams-st. only. Exits at either end of the Building.

Carriage exit at South end only.

CARD.

The Manufacturers National Bank OF CHICAGO.

Chicago, Ill., Sept. 26, 1873.

TO OUR CREDITORS:

The extraordinary calls upon our cash resources, caused by the existing financial pressure, have made it expedient for the Stockholders of this Bank, representing two-thirds of the capital stock, to adopt the following resolution, in order to protect the interest of the depositors as well as their own:

"Resolved, That this Bank go into voluntary liquidation, as provided by Section 51 of the National Currency Act, and that the Directors and officers be and they are hereby instructed to take action in accordance with this resolution, and to cause notice to be given to the Comptroller of the Currency as provided by law."

The officers feel assured that the affairs of the Bank can be liquidated more successfully and expeditiously through their own efforts than through any other course, and they will make all possible and justifiable efforts to that end.

IRA HOLMES, President.
M. D. BUCHANAN, Vice-President.
J. A. HOLMES, Cashier.

Sixteenth Ward.

All citizens of the Sixteenth Ward who are opposed to the present administration of municipal affairs, and who are in favor of LAW and ORDER and a reform in the different departments of the City Government, of protection to life and property, and a full enjoyment of the civil rights guaranteed by the Constitution,—without regard to former political affiliations,—are invited to meet in MASS MEETING at Ogden's Grove, on WEDNESDAY EVENING, Oct. 1, 1873, at 8 o'clock, for consultation and to organize the Ward for the approaching election.

By order of the Committee of the
"PEOPLE'S PARTY."

RETAIL GROCERS' MEETING

On account of the existing financial crisis, about 30 of the leading retail grocers of the South Side held a meeting on last evening at the Bigelow House (on Wabash-av, between Twenty-first and Twenty-second-sts.), to adopt measures for the continuance of the retail trade without embarrassment. The expression of the dealers was that all sales be made henceforth for cash. A committee was appointed to draft resolutions for a permanent Grocers' Exchange, and to report at the Bigelow House on Monday evening at 8 p. m. All retail grocers, butchers, and marketmen are cordially invited to attend.

NOTICE.

Owing to the suspension of the Bank through which our clearings were made, for the present, checks on this firm will be paid over their counter.

BARCLAY, VOORHIES & CO.
Chicago, Sept. 22, 1873.

WHO'S BUSTED??

You can get CASH for old Gold and Silver, Diamonds, Watches, &c., &c., at GOLDSMID'S old established Loan Office, 118 Clark-st., between Madison and Washington. Remember the name!!

REWARD.

I will pay liberally, and ask no questions, for the return of the property taken from my house, Eighteenth-st. and Prairie-av. E. G. ASAY.
10 Honore Block, Monroe and Dearborn-sts.

New York Modes.

PROF. AND MADAM GORDON will open fall fashions on TUESDAY, Sept. 30, at 497 Wabash-av.

WANTED.

Wanted,

At the PALMER HOUSE

Good Plumbers; wages, $5 per day. Also Gas Fitters; wages, $4 per day. Also Marble Tile Setters. Apply at
P. PALMER'S OFFICE.

WANTED.

The undersigned having the fullest confidence in the suspended National Bank of Chicago to resume business, will receive checks and drafts on the above banks on account, or for goods at the lowest cash prices.

R. W. PETERSELL,
Wholesale Millinery and Fancy Goods, 45 & 47 Jackson-st.

To Merchants and Manufacturers.

A business man of much experience, leaving about 1st October on a tour through Michigan, Illinois, Wisconsin, Iowa, Minnesota, and Northern Indiana, desires business; efficient and energetic in collections and settlements. Address H 50, Tribune office.

PAPER AND ENVELOPES.

WEDDING

Invitation Paper & Envelopes

AT WHOLESALE AND RETAIL.

CULVER, PAGE, HOYNE & CO.,
118 and 120 Monroe-st., Chicago.

CONSUMERS will find it profitable to get our prices before ordering elsewhere. HINDLE & JENKINS, Wholesale and Retail Stationers, Printers, and Blank Book Manufacturers, 186 Clark-st.

MACHINERY.

WILLIAM A. HARRIS,
Providence, R. I., Builder of the

HARRIS-CORLISS ENGINE

With Harris' Patent Improvements. Send for Circulars. A 30-horse Engine is on exhibition at the Cincinnati Exposition until October 4, and a 60-horse Engine at the Louisville Exposition until October 11.

MEDICAL.

INVALIDS.

Who have returned from the Springs unimproved in health, and all persons afflicted, may find in VERGNES' ELECTRO CHEMICAL CURE, 706 Wabash-av., immediate and permanent relief. Call or send for circular.

COAL.

COAL! COAL! COAL!

The cheapest in the market. I am receiving a cargo of Illinois Coal every day. Parties in want of such for winter purposes will call at northeast corner Erie-st. Bridge or corner Clark and Twenty-second-sts.

T. B. EVANS.

LAKESIDE MONTHLY.

REV. DAVID SWING,
REV. H. N. POWERS,
C. C. BONNEY,
HON. JOHN M. BINCKLEY,
BENJ. F. TAYLOR,
PROF. NATHAN SHEPPARD,
JAS. W. SHEAHAN,
D. H. MASON,
ANDREW SHUMAN,

Are Among Those Who Will Discuss

"CHICAGO AS SHE IS!"

In the Great "EXPOSITION NO." of the

LAKESIDE MONTHLY,

Ready About Oct. 1.

SEE ILLUSTRATED CIRCULAR.

F. F. BROWNE & CO.,
PUBLISHERS,
LAKESIDE BUILDING.

SILVERWARE.

Sterling Silverware.

We have a very large assortment of the celebrated "GORHAM" STERLING SILVERWARE, which we offer at extremely low prices.

Spoons, Forks, &c., &c., sold by the ounce.

Fancy Pieces, in cases and trunks.

Tea Sets, Cake Baskets, and Jelly Dishes.

Knives, Forks, and Spoons, for children.

Card Cases, Tobacco Boxes, Napkin Rings, and Fruit Knives.

The largest Stock of Silver Goods in the West.

N. MATSON & CO.,

State and Monroe-sts.

HOSIERY AND EMBROIDERIES.

BURKITT, SUTTON & STANLEY,

WHOLESALE—117 South Franklin-st.
RETAIL—68 South State-st.

Will show a very full and complete stock of Ladies' and Children's Hosiery and Hand-Knit Hoods, Scarfs, Gloves, and Mittens; Embroideries, Nubias, Shirts, and Drawers; Men's & Ladies' Cardigan Jackets.

WATCHES, JEWELRY, &c.

R. J. MORSE & CO.,

Corner Lake & Clark-sts.,

Are offering RARE BARGAINS in

Fine Diamonds,

WATCHES AND JEWELRY,

OF ALL KINDS.

Watch Work and Jewelry manufactured to order. All work guaranteed.

REMOVALS.

Removal.

GEO. F. ROOT & SONS, dealers in SHEET MUSIC and MUSICAL MERCHANDISE, have removed to their New Store, No.

109 STATE-ST.,

Between Washington and Madison.

REMOVAL!

We now occupy the Elegant and Spacious Stone Front Store known as Nos. 52 and 54 LAKE-ST., four doors east of State-st., fronting south, where we will be pleased to welcome all our numerous friends and customers, during and after the Grand Exposition.

E. BURNHAM & SON.
Chicago, Sept. 25, 1873.

NEW PUBLICATIONS.

JAY COOKE'S TOWN.

Is DULUTH a BUBBLE, or a FRAUD? Will it live? Was it INTENDED to live? This volume has been long preparing, and NOW the FACTS about Duluth and the Northern Pacific Railroad should be known. Engravings showing the SO-CALLED water-system of Duluth, and maps accompanying the work, mailed free on receipt of 25 cents. Address JOSEPH R. BROWN,
P. O. Box 75, St. Paul, Minn.

MEETINGS.

Attention, Sir Knights!

Chicago Commandery, No. 19, K. T.—Special conclave Monday evening, Sept. 29, at 7:30 o'clock, for work on K. T. Order. Visiting Sir Knights courteously invited. By order of he E. C. GEO. F. SINCLAIR, Recorder.

Masonic.

The members of Covenant Lodge No. 326 are notified to meet at Corinthian Hall, 167 Kinzie-st., this (Sunday) morning at 9 o'clock, to attend the funeral of our late brother, Wm. H. Melville. Special train to Rosehill leaves corner Chicago-av. and Halsted-st. at 11 o'clock. By order W. M.

S. G. PITKIN, Sec'y.

Masonic.

Corinthian Chapter, No. 69, R. A. M.—Special convocation Monday evening, at 7½ o'clock. Work on the R. A. Degree.

J. O. DICKERSON, Sec.

THE EXPOSITION.

Reduced Rates and a Large Attendance.

Evidences of Improvement in the Manner of Displaying Goods.

A Walk Through the Store, Jewelry, Candy, and Machine Departments.

The success of the Exposition yesterday was a most gratifying one. It was the first day of the trial of low prices, the rates of admission yesterday being only 25 cents, and it worked admirably, the gathering being more than double what it was the preceding day. The attendance on the part of children was very great. The other visitors were of the same class as those who have been there before. The workingmen have not yet had a chance to get to see the Exposition.

A daily visitor cannot well help noticing how much the appearance of the Exposition is improving. Not only are more goods coming in, but the system of arranging those already there is often changed for the better. One exhibitor learns from another. The good taste displayed by this person is imitated by the one next to him, and the first result of the Exposition is to educate the exhibitors.

DURING THE FOREnOON

It was almost too warm. The sun shone in through the lofty glass roof, and up in the galleries, especially, it was almost unpleasantly hot. But that part of the house has been the last to fill up, and is the least frequented of all, the best-visited section being the main floor, south of the central entrance. But the gallery is becoming more interesting day by day. It has not that diversity which is to be found below, but it includes some of the striking features of the Exposition. One of them, which has already been briefly mentioned, is the display made by the Burlington & Missouri, Union Pacific, and Kansas Pacific Railways. The last one sends a collection of the products of a strip of country 40 miles wide and 746 miles long, between Kansas City and Denver, including everything except cacti, wild sage, and other spontaneous productions of the soil. They have also

A MENAGERIE,

which is equal to the one in Union Park, including a cage of prairie dogs, the delight of children, and worth watching by grown people, and a buffalo cow and calf, which live contentedly in their lofty stall. In order to show the buffalo in all stages, there are several bales of hides exhibited, and some buffalo heads. Nothing is lacking but a few smoked buffalo tongues.

The American Watch Company have now gotten their machinery in running order, and are ready to show how time-keepers are made. They have a large and attractive stand to the left of the main entrance, and facing Gunther's, partly occupied by a case containing the most

BEAUTIFUL SPECIMENS

of their workmanship, and partly by the elaborate and complicated machinery by which those specimens are produced. They have a connection with the steam-engine, and their machinery is always surrounded by a curious throng.

The opening evening the building was perfumed by something which resembled the smell of onions, a vegetable worshipped by the Egyptians, and still admired by strong-minded people who are free from prejudices about their breath. Yesterday the prevailing odor was that of caramels. The heavy, sweetish smell penetrated the entire building. In the first look, one would think that candy-making was a genial and humanizing pursuit, and that the soul of a confectioner would in time come to resemble a sugared apricot. But it is not so. Those who hate Gunther and Maranesi have come to such a pass that they figured in the law-columns of THE TRIBUNE yesterday, rather than in the Exposition report.

GUNTHER

has the finest stand, by all odds, and he has the most attractive display of sweet things. He sells the most costly and beautiful packages of indigestion that can be found anywhere in the building. The embossed and decorated papers in which candy is put up "are alone worth the money," the auctioneers say of it, and of pure pictures, Maranesi is away down near the south door. He has a small stand, and his display is not so ornate. One would think that Gunther would fear no such rival. But Maranesi is as disagreeable as Mordecai in the gate, for he has thrown to the breeze the time-honored name of the original maker of Gunther's candies, which leads one to infer that Maranesi invented Gunther, brought him up by hand, warmed him in his bosom; only to find, at last, his Gunther ungrateful and unkind. In spite of Judge Williams' injunction, this amusing thing was still flying yesterday. It is reported that no officer of the Court could raise money enough get in the building to execute the order, and of course the doorkeeper would not let any one in free. At present Maranesi is a martyr, and his sales have largely increased.

BUT, TO CHANGE THE SUBJECT.

But it is necessary to leave this subject to speak of something useful. The Exposition is not a romance of the woes of candy-sellers. It is a practical thing, to be examined by practical men. Therefore, let us leave confectionery and go to stoves, of which, there is a fine display. Nothing is more practical than a stove, excepting those patterns which consume much fuel and give out little heat; extravagant stoves, which would be honest enough if only their doors were allowed to. There are stoves of all sizes and patterns. There is the immense one which stands in the office of a country hotel, around which the people gather, and upon which they monotonously spit. There are parlor cook-stoves, the last resort of reduced pride, which, unable to have a parlor and a kitchen, buys a stove which gives her kitchen something of the look of a parlor.

THERE ARE STOVES FOR ALL

kinds of fuel, and with all kinds of vain-glorious names, for these articles are greatly given to boasting. There is the "Triumphant," the "Excelsior," the "Economy," the "Housekeeper's Delight," and the "Poor Man's Friend." This one, like most things which set up as the friend of the poor man, is a shabby-looking article. Tibbals, Shirk & Whitehead, Fuller, Warren & Co., and Tillotson Brothers are the principal ones who show stoves, and they have done as well as they could with a not very showy article. Ordinarily the visitors to this department are plain-looking men, thinking of making purchases for their country stores. But occasionally, shyly and furtively, a young man and woman come stealing that way, from the crockery or the sewing machine department. He looks at her and she looks at the stoves. She lifts off the lids and wonders whether they will bake well. Then he looks foolishly happy.

Just north of the stoves, ranges, furnaces, etc., is a very showy display of

KITCHEN-WARE,

cutlery and similar domestic articles, made by J. P. Dalton & Co.; a fine assortment of cutlery and hardware by J. L. Wayne & Son, and a well-arranged lot of tinware sent by Frank Sturges & Co., which was really deserving of earlier mention. The Hall's Safe Company have also fixed up their territory in admirable style, and have a beautiful display of their burglar-proof and unpickable locks.

Pretty as their mechanism is, it does not attract as much attention as some sent by A. A. Van Cott & Co., jewelers. They show a beautiful boquet in a silver vase, and in which two nightingales are sitting. Touch a spring and the birds in succession flap their wings and twitter almost as naturally as real ones could do. There is also a handsomely wrought black box, with gold decorations, the size of one's fist, which, when opened, displays an absurdly small bird, which has also been taught to sing, and which does it politely and immediately when the spring is touched. Oh! that the

MUSICAL YOUNG LADIES OF SOCIETY

were similarly arranged, so that a pressure of a finger could start or stop them, and it would not require half an hour's entreaty to get them to begin an endless melody. There is also a richly-dressed puppet, attended by a footman, a negro—pardon—a colored citizen of African descent. The gracious little lady walks, flirts with her fan, shields herself from the sun with her parasol, and bows her head when she recognizes congenial souls among the ladies looking at her. While speaking of jewelers, it would be improper to pass by unnoticed the beautiful articles brought by B. F. Norris & Co., and by Graeff & Fields. The latter have in their cases several pieces of silverware, which have excited the desire of all who have noticed them.

Two exhibitors are there for the special pleasure of the children. On the main floor, Schweitzer & Beer have several shelves loaded with toys, some grotesque, some handsome,

AND ALL INTERESTING.

Up in the gallery, Smith & Hosmer, of the Eureka Novelty Works, have set up one of their play-houses for children, three stories, and three feet in height; open in front, so as to admit of putting in and taking out the furniture, the kind of house which fancy, of who move by midnight, would fancy, since there would be no trouble about getting their things out. They have also toy furniture, just adapted for the toy-houses, and of all kinds, for poor dolls and wealthy ones, china aristocrats and rubber plebeians.

It must not be imagined that the restaurant engrosses all the eatables and drinkables. Quite a quantity will be found at the extreme northern end of the main hall. The Duke Bakery is fully represented, and any one wishing can know how many kinds of crackers there are in the world. The effect of this display is somewhat marred by a notice which says

"HANDS OFF,"

and which shows a lack of faith in human nature. Close by them the Century Spice mills have piled up cans of ground spices, and the air is impregnated with the slightly sour smell of a lot of cakes of the yeast invented by the celebrated Siamese Twin Brothers in a moment of great intellectual brilliancy. Armour & Bigelow have piled up a mountain of cheese. Many hungry people look at them, as they stand remote from their true lovers, the aforementioned crackers, and would fain pronounce the nuptial blessing over them, and make them one flesh. Since the Exposition does not belong to the Sons of Temperance, and is not a member of the Committee of Seventy, it does not make any attempt to provide water for its guests, but gladly welcomes wine. The White Elk Vineyards of Keokuk, Io wa, have sent several regiments of bottles, the field officers being represented by jugs. They have specimens of pure native wines, such as Mr. Hesting's platform indorses, made from Concord, Delaware, Catawba, and other grapes. J. A. Huck exhibits some casks of native wine, and also wine in its crude state—that is, some bunches of grapes. Next to these comes a decoction called the Wine of Boldo, author unknown.

It was wrong to say what was said the other day, that

THE JEWELRY OF SHOES

was prosaic, and had nothing in it below No. 3 lady's size. Robert Thigpen has a case of beautifully-worked gaiters and slippers, where the cost of the labor exceeds that of the material, extensive as that is. J. E. Greene also has an elegant display of the same articles. Ladies who want to get boots several sizes too small for them—and who amongthem does not?—will now know where to go.

In among the florists, among the blooming lilies and the flower-pots, is Reynolds—not the Secretary, but

EVERETT REYNOLDS,

the Moral Reformer of Chicago, the man who tries to hatch out new parties and finds the eggs are addled. Reynolds who makes speeches, and offers a sea-shell as a premium to any one who will hear him talk for half an hour. Reynolds has been allotted space, and he has filled it with an excellent lot of shells. One of them, about the size of a bath-tub, appears to have originally belonged to the turtle which recently died around on Dearborn street, and from that they taper down to delicate and fairy shells the size of a baby's pink toe-nails. Yet, to be perfect, to satisfy the physical yearnings of the stomach as well as the esthetic thirst of the soul, the collection should be flanked by a pile of oysters, modestly reclining within their shells, and with a lump of ice upon them to cool the fever of their blood.

There are two stands which belong to

THE LADIES ALMOST EXCLUSIVELY.

It is in contemplation to put up in front of them little signs, inviting gentlemen to modestly turn their eyes the other way and not wound the delicacy of the gentler sex. One of these is the place where they keep "La Creme de Lis," an article with which ladies putty up the chinks in their faces. If love dies with the first wrinkle, here is the stuff to come to get it revived. The exhibitor is willing to show the virtues of his goods, and, since ladies are not anxious to be seen while undergoing what the baptismal service calls "regeneration," the necessity for the little sign will be perceived. The other place is up in the gallery, in charge of J. W. Griswold, who has an assortment of ladies' underwear, garments with three inches of cotton and a yard of lace—garments which a masculine hand is not worthy to touch. Before marriage he is supposed to know nothing about them. After marriage he is expected to pay for them without wincing. But Modesty uplifts her finger, and no more need be said on this subject.

THE MACHINE DEPARTMENT.

A few persons yesterday visited the northern annex, but found there only a lot of farming implements, jumbled together and with nobody to explain them. A reaper or a cultivator man seems to be under the impression that his machine will do its own talking; and so it does to a farmer; but when it is a visitor from the city, the case is different. There ought to be some person by to explain the delicate and interesting points to show; with a hay cutter, just where one must put his fingers in order to have them taken off. In this respect, this part of the show is defective.

THE MUSICAL PROGRAMME

for Monday is as follows:

Afternoon.

1. March, "Vogesen" ..... Zikoff
2. Potpourri from "La Martyre" ..... Donizetti
3. Waltzes, "La Petite Coquette" ..... Zikoff
4. Overture, "Light Cavalry" ..... Suppe
5. Polka, "The Mill" ..... Strauss
6. Fantaisie, "Freischuetz" ..... Weber
7. Song, "Why do I Weep for Thee" ..... Wallace
8. Potpourri, "Popular Songs" ..... Beyer
9. Galop, "Over Land and Sea" ..... Pierke

Evening.

1. March, "Prince Frederick Carl" ..... Bilse
2. Potpourri, from "The Lily of Killarney" ..... Benedict
3. Overture, "Zanetta" ..... Auber
4. Song, "Ye Merry Birds" ..... Gumbert
5. Polka, "Cadet" ..... Bilse
6. Potpourri, "Marths" ..... Flotow
7. Waltzes, "Blue Danube" ..... Strauss
8. Fantaisie, "Hibernican" ..... Beyer
9. Quadrille, "Melodien" ..... Strauss

LOCAL POLITICS.

Law-and-Order Meeting in the Third Ward Last Evening -- Call for a Swedish Mass-Meeting.

The Law-and-Order people of the Third Ward held a meeting last evening at the Olivet Bapist Church, on Fourth avenue, between Polk and Taylor streets. There were about fifty persons present, half of whom were colored. Mr. E. H. Hyde was elected Chairman of the meeting. On motion of Mr. Vierling, B. F. Wakeman, R. M. Hancock, F. C. Vierling, N. Martin, and W. S. Johnson were elected a Committee on Finance.

Mr. A. L. Morrison, being called upon for a speech, said the people were all interested in good laws and good government. The object of the meeting was to further the interests of law and order. It was of great importance that the city should possess honest and competent officers, irrespective of party, nationality, or creed. No political party should be called the German-American or German-Irish party. There were no lines of nationality in this country. Every one was an American citizen. The only proper name for Hesing's party would be the Saloon-Keepers' party, for their object was to amend our laws so that saloon-keepers could sell their vile stuff with impunity on the Sabbath. Every saloon-keeper in the city was a law-breaker. All had their rear doors open, and within a man could have whatever he wanted. He then went on to show that the election of the Liquor ticket would be a calamity to this city, and that, to prevent this, all friends of law and order should immediately organize to win a great victory next fall.

Mr. Willard Woodard was the next speaker, and made, as usual, a very logical speech.

Messrs B. F. Wakeman and John Jones, the County Commissioner, also spoke in favor of law and order, and strongly denounced the so-called "People's" party.

SWEDISH MASS-MEETING.

All Swedes living in the City of Chicago and Cook County, who feel inclined to support the American Law-and-Order party, and elect honest and able municipal officers, no matter of what political party, or what nationality they may belong to, are hereby requested to assemble in a great Swedish mass-meeting, to be held on the date and place below mentioned, for the purpose of giving our countrymen an opportunity publicly to acknowledge their approvement of the principles proclaimed in the programme of the Law-and-Order party, and thereby show their fellow citizens of other nationalities that the majority of Swedes in Chicago do not approve of or support the German saloon-keepers' party and its principles. No Swede caring for the welfare of our community ought to omit attending this meeting, which will be held at Svea Hall, corner of Wells and Superior streets, on Wednesday evening next, the 1st of October.

J. A. Enander,	P. A. Sundelius,	S. W. Felt,
G. A. Bohman,	C. J. Sundell,	J. Paulson,
Herman Roos	E. Landergren,	John Levin,
C. F. Peterson,	S. A. Freeman,	L. Gyllenhaal,
J. H. Johnson,	A. Anderson,	S. O. Olin,
P. L. Hawkinson,	J. Peterson,	Emil Ohrwall,
Charles Ferm,	S. Blomquist,	C. Weinberg,
C. O. Bequist,	H. Brattstrom,	F. E. Jocknick,
J. O. Lindh,	E. A. Linn,	P. A. Felt,
J. A. Blomgren,	L. F. Husander,	A. Chaser,
Gylfe Wolyn,	C. A. Farris,	A. Blomgren.

The Retail Grocers and the Panic.

About thirty of the retail grocers of this city held a meeting on Friday evening, at the Bigelow House, on Wabash avenue, between Twenty-first and Twenty-second streets, to adopt measures for the continuance of the retail trade without embarrassment. The expression of the meeting was that all sales henceforth be made for cash. A committee appointed at this meeting will bring forward for consideration at a meeting to be held at the same place to-morrow evening, at 8 o'clock, draft of resolutions for a permanent Grocers' Exchange. All retail grocers, butchers, and marketmen are invited to attend.

The Silk Display.

It is admitted by all who have seen it, that one of the finest displays of any character in the Exposition is that made by the Monotuck Silk Company, who are the original manufacturers of Machine Twist. Their brand of spool silk, the celebrated Corticelli, is the oldest in the United States, and needs but to be used to have its superiority acknowledged. We advise all who have an eye for the beautiful not to miss seeing their really elegant and tasty display of silk.

To Citizens and Exposition Visitors.

At the elegant music store on the Monroe street corner, in Palmer's Grand Hotel, occupied by Julius Bauer & Co., can be found an immense stock of pianos and organs, which Messrs. Bauer & Co., are offering for a few weeks at very reduced prices. Visitors and others can purchase instruments of the finest make and finish at a discount that will well reward the attention of any buyer.

Anatomical Museum.

This new establishment at No. 148 Clark street, is becoming quite popular, and is favored with throngs of visitors. It contains a very interesting collection of anatomical wonders, and will well repay a visit. We have never had anything like it in Chicago before, and a fuller collection of specimens in its way cannot be found anywhere.

Chickering Pianos.

Nothing in the Exposition will attract more attention than two of the six Chickering pianos exhibited by Reed & Sons, of the Temple of Music. Being most elaborately finished, it is impossible to give a description of them that would do half justice. They are said to be the two finest ever made, and, being value at $4,000, it will readily be seen that the Messrs. Reed are exhibiting pianos worthy of the Exposition.

Decorative Art at the Exposition.

The modern mural decorations after Charles L. Eastlake, Dr. Dresser, Edward Welby Pugin, and others, may now be seen at the Exposition in the art rooms. They are designed and executed by John J. McGrath, Artistic Decorator, Nos. 174 and 176 State street.

THE TAX-LEVY.

Opinion of Judge Wallace of the County Court.

He Confirms the Legality of the Assessment.

Judge Wallace delivered his opinion on the question of the city tax-levy Saturday morning, confirming the legality of the assessment, of which the following is an abstract:

I suppose, in fact I hope, that no County Judge of the State has had so uneven and uncertain a road to travel as I have had. I confess, in disposing of the questions that have been submitted at this term, I have found increased difficulty. My desire is to do exact justice, and at the same time to not lightly throw in the way of the public officers any obstacles in the collection of the revenue; and if the officers can be upheld in the collection of the revenue by a fair construction of the statute they should be, although some technical questions may not be decided as they otherwise would be.

The counsel for objectors in objections ten, eleven, twelve, and thirteen, boldly state that for the taxes of 1872 the city had no authority to make an assessment, and they offer good ground for their argument. They state that the new revenue law, which went into effect July 1, 1872, was a complete law of itself, not helping out the old, but abrogating it entirely, and becoming a substitute for it; and that whatever was done under the old charter was null and void after the new law went into effect.

The assessment was commenced under the old charter before July, and completed under the same law after the new one became operative. Did this make the latter part of the

The Chicago Tribune.

Sunday Morning, September 28, 1873.

THE SITUATION.

This panic is evidently subsiding. Both in the city and throughout the country the news is altogether better than it was twenty-four hours ago. It is estimated that the receipts of currency here for Saturday and Sunday will be a million and a quarter dollars. Much of this currency comes consigned to private commission houses for the purchase of grain. The influx has already revived business on the Board of Trade, and prices advanced on Saturday, with an active demand. It was reported on yesterday morning that a number of manufacturers had decided to discharge their hands, but an investigation showed that the rumor was groundless. The bank meeting last evening wisely decided not to adopt the loan-certificate plan in vogue in New York, which is simply a system of requiring the creditor banks at the Clearing-House to take their balances in the bills receivable of the debtor banks at 25 per cent discount, instead of taking them in greenbacks. Of course this system cannot last forever, and the question is whether it can last until Congress meets and applies its wisdom to the situation. Money is quoted in New York at 7 per cent. This, we judge, is the quotation of "bank balances" and not of currency. These bank balances, of course, are salable or loanable to parties having notes maturing in the banks, and to the extent that they are thus sold or loaned, and indebtedness canceled thereby, they tend to relieve the money market as effectually as though greenbacks were employed. It is said that the New York Stock Exchange will be reopened on Tuesday.

In Boston, the policy of issuing loan-certificates for the purpose of adjusting bank balances has been decided upon, but not yet carried into effect.

The dispatches from Washington report an altogether more cheerful tone than on Friday. The only discouraging item of news comes from Memphis, where it appears that some of the cotton-pickers are quitting work because their wages are not paid. It is believed that the heavy flow of currency Southward will speedily arrest this stampede, and save the unpicked cotton from spoiling in the fields. Whether banks suspend or not, the currency of the country must and will go to the cotton and grain producing sections as fast as express trains can move it. And when the currency is exhausted, gold will follow close after it. It is undeniable that the West and South hold the long arm of the lever in the present emergency.

The City of St. Louis has decided to issue $3,000,000 of city scrip. This is undoubtedly a wise step, and far preferable to discharging men from work on needed improvements. A similar step may become necessary here. The scrip being made receivable for taxes, and bearing interest, will have an intrinsic value, and will suffer little if any depreciation.

POLITICAL.

Three Republican Tickets in the Field in Grundy County.

Special Dispatch to The Chicago Tribune.

MORRIS, Ill., Sept. 27.—Some three weeks ago a Republican Convention was held, nominating county officers. A week after a Farmers' Convention was held, and all the offices were again filled by Republican nominees. The Democrats were dissatisfied, and at a meeting of the leading members of the Democratic party, held a week ago, it was resolved to call a mass convention to nominate a new ticket. To-day the Convention was held. About sixty delegates were present, about one-half of the towns being represented. A committee was appointed to select a list of candidates. This committee returned a full list of Republicans, and the following were chosen as candidates: L. B. Latt, for County Judge; L. W. Claypool, County Clerk; A. Harford, Treasurer; R. G. Stosson, School Superintendent.

This action of the Republicans in monopolizing all the officers exasperates the other party, and, as there are now three Republican tickets in the field, it is probable that a clean Democratic ticket will now be elected.

Morgan County Republican Nominations.

Special Dispatch to The Chicago Tribune.

JACKSONVILLE, Ill., Sept. 27.—The Grantites set the political pot boiling here to-day. Their County Convention nominated the following ticket: County Judge, E. P. Kirby; County Clerk, A. C. Woods; Assessor and Treasurer, Charles Packard; Superintendent of Schools, Henry Huggins; County Commissioners, D. Detrick, William Davis, and A. A. Crum.

They attempted to secure farmer's votes with the following, among other resolutions:

Resolved, That we condemn as dishonest and inconsistent with the principles of the Republican party what is known as the back-pay law, and demand from our representatives in Congress its immediate repeal.

Resolved, That railway companies are common carriers, and as such subject to legislative control, and they should be required by law to serve the public for a reasonable compensation, and without favor or discrimination.

Resolved, That we demand that the utmost economy and prudence be exercised in the collection and disbursement of public funds, and that no more public lands be donated in aid of railroads, but that they be reserved for sale to actual settlers.

Another resolution contained some high-sounding phrases about the past records of the Republican party, and one squinted towards free trade.

There were 288 delegates in the Convention, but not twenty paid any attention to the reading of the resolutions, for all were hustling to get home.

Senatorial Nomination in Iowa.

Special Dispatch to The Chicago Tribune.

MCGREGOR, Ia., Sept. 27.—Hiram Bailey, of Chickasaw County, was nominated for the office of Senator by the Republicans of the Forty-fourth District, on the 253d ballot. The Hon. H. D. Noble, of Howard County, and Andy Felt, of the Nashua *Post*, were in the field, which made the contest a lively one. Felt proposes to bolt Bailey's nomination.

THE WEATHER.

WASHINGTON, Sept. 27—7:30 p. m.—On Sunday, for New England, clear weather will prevail, with light to fresh winds, mostly from the South and West. For the Middle States, clear and partly cloudy warm weather, and gentle to fresh winds, mostly from the South and Southeast. For the South Atlantic States, light to fresh northeast to east winds, partly cloudy weather, and occasional coast rains. For the Gulf States, East of the Mississippi and for Tennessee, gentle and fresh easterly to southerly winds, partly cloudy weather, and occasional rain areas. For the Ohio Valley, fresh south and southeast winds, and partly cloudy weather. For the Lower Lake region, winds shifting to southeast and northeast, lower temperature, and, possibly, occasional rain. For the Upper Lake region, winds veering to easterly and southerly, and partly cloudy weather.

Afternoon telegraphic reports from Texas and Dakota missing.

KANSAS CITY LIVE-SCOCK MARKET.

KANSAS CITY, Mo., Sept. 27.—Cattle—Receipts, 3,886; shipments, 2,610. The suspension of currency payment at banks continues to affect dealers. Operations are chiefly among local dealers, and on time. Sales, through Texas steers at $2.25; native cows and steers at $1.90; through Texas cows at $1.10@1.30; smooth Texas stock steers at $2.00.

Hog operations light; sales to packers on twenty days' paper. Sales made at $2.80.

OCEAN STEAMSHIP NEWS.

QUEENSTOWN, Sept. 27.—Arrived out, Cuba from New York, and Olympus from Boston.

BRIGHTENING.

A More Cheerful Feeling in Chicago Financial Circles.

The Suspension of the Third National Produces no Uneasiness.

Calmness, Candor, and Complacency Control the Contrary and Curious.

Receipts of Currency Here, $1,250,000.

Meeting Last Evening of the Clearing-House Association.

A Majority Report Submitted Indorsing the Issue of Loan-Certificates.

Messrs. Blair and Sol Smith Threaten to Withdraw if It Is Adopted.

A Resolution Agreed to that the Issue of Certificates Is Inexpedient.

No Undue Excitement Among Manufacturing Interests.

Effect of the Lock-Up on the Chicago Railroads.

The Situation Greatly Improved in New York City.

The Stock-Exchange to Open on Tuesday Next.

Money Obtainable in Wall Street at 7 per Cent.

Western Country Banks Still Present a Firm Front.

CHICAGO.

The financial situation was the subject of conversation yesterday, beginning in the morning when the Third National Bank closed doors. That was the only event of any importance that occurred, and, in spite of it, the feeling of confidence grew stronger as the day wore on, and last evening there was a better tone and spirit than at any time during the week. Bankers felt in excellent spirits, because the outlook seemed to their experienced vision brighter than ever. The crisis may be said to have passed. We give below detailed accounts of the meeting of the bankers and the investigations of our reporters among the banks.

BANKERS' MEETING.

GATHERING AT THE CLEARING-HOUSE.

An adjourned meeting of the Clearing-House Association was held last evening, President Sol Smith in the chair.

THE ATTENDANCE.

Among those present were the following gentlemen: Henry Greenebaum, President of the German National; Mr. Smith, of the Merchants' Savings Loan and Trust Company; Mr. Clarke, of the Hibernian; Mr. Nash, of the Illinois National; Mr. Forrest, of the Hide and Leather; Mr. Wheeler, of the Union National; Mr. W. Smith, of the Third National; Mr. Sherman, of the Fourth National; Messrs. Ellis and McGregor, of the Second National; Mr. Sanger, of the Central; J. H. McVicker, of the Bank of Commerce; Mr. Dox, of the Hibernian; Mr. Tyrrell, of the Trust Company; Ira Holmes, Manufacturers' National; Mr. Otis, of the Commercial National; Mr. Rutter, of the Traders'; Isaac G. Lombard, of the Fifth National; Chauncey Blair, of the Merchants' National; George Ives, of the Union National; B. Lowenthal, of the International; T. W. Hoswell, S. W. Rawson, Union Trust Company; L. J. Gage, of the First National; Chauncey T. Bowen, Cook County National; Julian F. Rumsey, of the Corn Exchange National; C. F. Grey, of the Hide and Leather Bank; John W. Bunn, Esq., Springfield, Ill.

THE MISSING BANKS

were as follows: The Second National, Third National, Northwestern, Mechanics' National, J. M. Adsit, Prairie State Loan and Trust Company, Bank of Montreal, and State Savings Institution.

We were in error in the report of Friday's meeting in stating that William Sturges was present and represented the the Northwestern National. It was James E. Sturges, Esq.

THE COMMITTEE NOT QUITE READY.

The Chair asked if the Committee appointed at the last meeting was ready to report.

Mr. Rumsey, the Chairman, said on account of a delay in the meeting they could not quite finish. A report, which a majority, at least, would agree to, would be ready in a few minutes.

The meeting practically took a recess for a short time while the Committee continued its consultation. On resuming business, Mr. Greenebaum presented the following

MAJORITY REPORT:

Your Committee, to whom has been referred the subject matter of issuing Clearing-House certificates in an amount not exceeding $1,000,000, in denominations of $1,000 each, payable on demand to the holder thereof, with interest at 10 per cent per annum, and to be furnished to any member of the Association in an aggregate amount not exceeding 10 per cent of the average deposit-account for the last three months, held by such member, on his executing to the Committee of Five, to be selected by the Clearing-House Association, an ordinary form of collateral note, payable on demand, with interest at 10 per cent per annum, with power of sale of collaterals without notice. Such demand note not to exceed 50 per cent of bills receivable and of the amount of collaterals lodged as security with the said Committee as a special deposit for the redemption of the loan-certificates hereinafter named. And such collaterals to consist either in bills receivable, to be approved of by the Committee, or in bonds of the City of Chicago, of Cook County, or of the State of Illinois, or warehouse receipts of grain and provisions stored in regular warehouses, or such other stocks and bonds as the Committee may approve of. And in case any member depositing United States gold or silver, or United States bonds, or United States gold-certificates as a security, his note shall be taken for the par value of such security. Said loan-certificate shall be executed in the following form, to-wit:

"CHICAGO CLEARING-HOUSE ASSOCIATION, CHICAGO, Oct. 29, 1873.—For value received, the Chicago Clearing-House Association promises to pay to the holder hereof the sum of $1,000 on demand, with interest at 10 per cent per annum. This certificate has been issued to a member of the Clearing-House Association as No. ——, against his call note secured by collaterals in accordance with the action had by the Clearing-House Association at their meeting held Sept. 27, 1873. Chicago Clearing-House Association Loan-Certificate Committee."

Such certificate shall be receivable at the Clearing-House in payment of balances, and received by creditor banks in the proportion their respective credits bear to the aggregate amount of debtor balances paid into the Clearing-House. And in case any holder desires to receive the currency for any of the loan-certificates he may hold, he shall give one day notice to the Clearing-House Committee, who shall immediately, on receiving such notice, make a pro-rata demand on all the members to whom certificates have been issued and all those call-notes are still held by said Committee, to an amount sufficient to cover the amount of loan certificates for which the currency has been called for. And, in case any member called shall fail to respond at once, the Clearing-House Committee shall sell a sufficient amount of the security lodged by such defaulting member to realize the amount of his pro rata call.

And in case such sale shall in any way reduce the margin of the security left in the hands of the Committee as security for the balance of the indebtedness of such member remaining unpaid in the hands of said Committee, and such member shall fail, within forty-eight hours of such notice of sale, to deposit additional security sufficient to make up the required margin of 25 per cent on the same, he shall stand suspended from membership in the Clearing-House, and the Committee shall call a meeting of the Clearing-House Association, to be called to decide what further action shall be had in the premises. The parties holding any of the Clearing-House certificates shall be entitled to receive interest at 10 per cent per annum for the time they may have voluntarily held them.

THE MINORITY REPORT.

Mr. Rumsey presented a minority report, as follows:

The banks of New York, having adopted the plan of issuing Clearing-House certificates, their experience of its workings induces us to believe that it is advisable to adopt some such plan by this Association, but we have not had time to consummate any plan which we feel fully prepared to advise. J. R. RUMSEY,
ISAAC G. LOMBARD.

MR. GREENEBAUM MOVES TO ADOPT THE LAST ONE.

Mr. Greenebaum moved that the minority report be adopted. The motion was seconded by Mr. Ramsey.

Mr. Clark, one of the Committee, said it seemed to him the Clearing-House had been doing all Mr. Rumsey wanted done. The business of the Committee was to make a report for the present meeting to act on. In the limited time the Committee had, having only met at 6 o'clock, it did all it could, and the members would like to have the matter discussed, and new ideas elicited. To adopt the minority report was simply going over the same ground again, and leading to the choice of a new committee.

Mr. Ramsey thought these remarks pertinent. There were many valuable ideas in the majority report, but, as he could not see his way clear in some things, he had submitted the minority report out of a sense of duty. Still he would like to hear the majority report discussed. He himself might be convinced, and it was due to the Committee to consider what they had submitted. The minority report should not be adopted at once.

Mr. Clark said the Committee had pretty nearly agreed, even in the limited time they had.

Mr. Greenebaum hoped his motion would prevail. The minority report simply said it was desirable to adopt a plan somewhat like the New York one, but that they were not agreed as to details. That was the condition of the Association, for it was not yet quite agreed as to the details of a plan. When his motion was agreed to, he should move to take up the other and consider it section by section.

THE MOTION AGREED TO.

His motion was agreed to, and the majority-report was taken up in order that it might be voted down or amended.

MR. GREENEBAUM EXPLAINS HIS PLAN.

Mr. Greenebaum said that, the idea of issuing such certificates having been approved, how was it as to the security of his plan? Could they issue one safe in all respects, and which would bring the money when wanted? He believed the one submitted would do it. They could appoint a good committee of trustworthy men to supervise and now it does not. Once it supplied us. Now it did not, since it had not it to send. Did not Chicago occupy the same position to its country bankers? There was currency enough, if not locked up. It would come when New York let it out. The certificates were merely temporary relief.

Mr. Blair wanted to know how the currency came to be locked up.

Mr. Loewenthal set it down to lack of confidence.

Mr. Blair said it would not be restored if Chicago banks did not pay.

ANOTHER MAN THREATENS TO WITHDRAW.

Sol Smith was willing to do anything to sustain our business credit, but he did not see how general suspension and loan certificates would afford relief. A draft on New York had been offered at ½ per cent discount for currency. A manufacturing establishment here had often called on him for $30,000 for his pay-roll. How could the speaker pay him and replace it, except at a premium of 5 per cent? It was impossible for Chicago to do as they did in New York in the use of loan certificates. How could they get along for a day by paying checks with loan certificates good through the Clearing-House? As for his bank he proposed to pay out every dollar he had so long as checks were presented, and then go into liquidation. He would not run it on the basis of a depreciated currency. In one week, on his honor as a banker and man, if the bankers stood up, there would be more currency here than for a twelve month. Every check presented at his counter Saturday had been paid, and the deposits made good about two-thirds or 67 per cent of what was drawn. He regretted to differ and oppose any plan which seemed to look to relief. He had a large stake in Chicago, and would do anything, but he did not see any proposition which would enable him to pay his creditors, so if the Association paid loan certificates he must withdraw from it.

Mr. Greenebaum wanted to know: Would the interest of Mr. Smith's bank or the country suffer if Mr. Smith would try the experiment for a day or two, and only withdraw if disappointed, provided he could not get the currency or certificates.

Mr. Smith said it was merely a call loan. He had plenty in his bank, but could not get any money on them. He had no objection to any plan which facilitated settlements at the Clearing-House. He would withdraw if the certificate business was agreed to.

THE RESOLUTION ADOPTED.

The motion that the Association agree to issue loan certificates was then modified, or turned upside down, and made to read:

Resolved, That, in view of the improved condition of affairs in New York and in the country generally, the banks represented in the Association deem it inexpedient to issue any Clearing-House certificates.

THE VOTE.

It was adopted—yeas, 12; nays, 4, as follows:

Yeas—First National, Fifth National, Merchants' National, Manufacturers' National, Commercial National, Merchants' Savings Bank, Corn Exchange, Traders' National, Central National, German National, Hide and Leather Bank, Union Loan and Trust Company—12.

Nays—Fourth National, Mechanics' National, Cook County National, and Hibernian—4.

EXPLANATIONS.

Mr. Greenebaum explained his vote. Inasmuch as he had drawn up the report, and had determined to vote to do anything that seemed good to the majority, and inasmuch as the majority appeared to vote in the affirmative, he would do the same thing and vote "yes."

It was suggested that several banks present had not voted, and that they be requested to put themselves on the record.

Mr. Ried declined to vote, and said no Association could force him to. There was no power in an Association to force its members to vote.

Mr. Rutter wanted harmony, and, though a member of the Committee, would vote for the resolution, to keep in harmony with what was evidently the majority.

KEEP ON AS BEFORE.

Mr. Lombard moved the banks continue to do business as they had been doing recently, which was agreed to, and the meeting adjourned about half-past 10 o'clock.

THE NATIONAL BANKS.

THE FIRST NATIONAL.

Immediately after the confirmed report of the suspension of the Third National, which somewhat startled the public, there was a rumor of a heavy intended run on the First National, and some apprehension was realized as to the ability of this bank to stem the tide. True enough, the bankers the money they required to move the crops. There was united action among the banks as far as they agreed.

IF CERTIFICATES ARE ISSUED THIS BANK WITHDRAWS.

If the Association issued certificates, his bank would withdraw. It could meet all its demands, and he did not see why other banks should object. He was not fighting the resolutions. He simply said he did not want the certificates. The panic would not last long. It was of short duration. But the people must have the money. To prevent the breaking down of the country correspondents, they should let them have their due. He wanted to be united.

MR. GREENEBAUM CROSS-QUESTIONS.

Mr. Greenebaum inquired if Mr. Blair did not think that there must be a certain amount of currency Clearing-House balances.

Mr. Blair said every bank must have a surplus of money, several hundred thousand. They must all have it. You can't do the business of a day without money.

Mr. Greenebaum asked if drafts drawn by country correspondents came to the city and were presented through the Clearing-House, would not his certificates pay them at the Clearing-House?

Mr. Blair said a rule could not be made to apply to all cases. If a man's check was presented it must be paid.

Mr. Greenebaum said that in New York they were certified "good through the Clearing-House."

A DEFENSE OF CERTIFICATES.

Mr. Clarke said the Committee had made these loans payable on demand, on one day's notice; strictly a demand loan. Those who wanted to go on a currency basis could best afford to wait twenty-four hours. Mr. Blair knew the trouble was owing to the lack of currency. He knew there was a good crop; that the wheat crop would need $50,000,000 to remove. Hitherto the crops had been removed by credit, the modus operandi of which he explained. What institution in the city could move the crop? These banks here could not take the risks, for they might want their money for their depositors. If these certificates could be converted in twenty-four hours, where could a safer security be found? Here was a good note, and the responsibility of the bank on top of it, or they got a warehouse receipt similarly guaranteed. Was not corn at 25 per cent below value a good security? What was the risk of issuing them? Why did Mr. Blair object, if they made him secure? If there was no risk, then all these men should come in. Cook County bonds were good security, and so was gold. To meet all objections, it had been made a time loan with 25 per cent margin.

MUCH MONEY, BUT NO CONFIDENCE.

Mr. Blair said if a man could not pay to-day, the presumption was he could not to-morrow. There was a need of money. There was as much as a month ago, but it was hoarded up as if left the banks, which could not collect their "bills receivable." Lots of them were going to protest. There were heavy collections for Eastern banks, half of which would not be collected. The trouble came from not paying the country banks. The crop could not be moved, because there was a panic. It was honester for a banker here to give the country banker his money, even if it led to a failure, for otherwise the reputation of Chicago would be ruined, and they would never get any credit again. He did not want to come, but he had to. It was his duty to express his opinion.

EVERYBODY SINGERE.

Mr. Greenebaum moved the adoption of the report. He was sure Mr. Blair was sincere and logical in what he said. It was sound from the gentleman's standpoint, which was, to pay till you had to stop. But other bankers had a different standpoint, had not so much money and would not be so long in getting through it. All he wanted was a general consent in the sincerity of one another's motives.

Mr. Rumsey would like a little more talk (this was 10 o'clock) so he moved to take it up by sections, in order to discuss and amend it, reserving the right to vote against the whole of it if it did not suit him in its final form. He would like to try his hand and see if he could not improve some of the sections.

A DIRECT VOTE WANTED.

Sol Smith suggested that they had had better vote, and not talk till midnight. They had had meetings enough to decide something. The question was whether they would issue loan certificates. He hoped all pending questions could be withdrawn and a vote taken on the naked question of issuing loan certificates. Then they would know where they stood.

Mr. Greenebaum withdrew his report, and the question came up on Mr. Smith's suggestion.

Mr. Nash failed to see, even if they had certificates, where they would get money to send into the country. How would it be of any avail to move the crops?

MR. LOEWENTHAL.

Mr. Loewenthal said one question had been overlooked. Mr. Blair said currency must be sent to country correspondents. That was true. But how did New York stand now? Once it supplied us. Now it did not, since it had not it to send. Did not Chicago occupy the same position to its country bankers? There was currency enough, if not locked up. It would come when New York let it out. The certificates were merely temporary relief.

Mr. Blair wanted to know how the currency came to be locked up.

Mr. Loewenthal set it down to lack of confidence.

Mr. Blair said it would not be restored if Chicago banks did not pay.

ANOTHER MAN THREATENS TO WITHDRAW.

Sol Smith was willing to do anything to sustain our business credit, but he did not see how general suspension and loan certificates would afford relief. A draft on New York had been offered at ½ per cent discount for currency. A manufacturing establishment here had often called on him for $30,000 for his pay-roll. How could the speaker pay him and replace it, except at a premium of 5 per cent? It was impossible for Chicago to do as they did in New York in the use of loan certificates. How could they get along for a day by paying checks with loan certificates good through the Clearing-House? As for his bank he proposed to pay out every dollar he had so long as checks were presented, and then go into liquidation. He would not run it on the basis of a depreciated currency. In one week, on his honor as a banker and man, if the bankers stood up, there would be more currency here than for a twelve month. Every check presented at his counter Saturday had been paid, and the deposits made good about two-thirds or 67 per cent of what was drawn. He regretted to differ and oppose any plan which seemed to look to relief. He had a large stake in Chicago, and would do anything, but he did not see any proposition which would enable him to pay his creditors, so if the Association paid loan certificates he must withdraw from it.

Mr. Greenebaum wanted to know: Would the interest of Mr. Smith's bank or the country suffer if Mr. Smith would try the experiment for a day or two, and only withdraw if disappointed, provided he could not get the currency or certificates.

Mr. Smith said it was merely a call loan. He had plenty in his bank, but could not get any money on them. He had no objection to any plan which facilitated settlements at the Clearing-House. He would withdraw if the certificate business was agreed to.

THE RESOLUTION ADOPTED.

The motion that the Association agree to issue loan certificates was then modified, or turned upside down, and made to read:

Resolved, That, in view of the improved condition of affairs in New York and in the country generally, the banks represented in the Association deem it inexpedient to issue any Clearing-House certificates.

THE VOTE.

It was adopted—yeas, 12; nays, 4, as follows:

Yeas—First National, Fifth National, Merchants' National, Manufacturers' National, Commercial National, Merchants' Savings Bank, Corn Exchange, Traders' National, Central National, German National, Hide and Leather Bank, Union Loan and Trust Company—12.

Nays—Fourth National, Mechanics' National, Cook County National, and Hibernian—4.

EXPLANATIONS.

Mr. Greenebaum explained his vote. Inasmuch as he had drawn up the report, and had determined to vote to do anything that seemed good to the majority, and inasmuch as the majority appeared to vote in the affirmative, he would do the same thing and vote "yes."

It was suggested that several banks present had not voted, and that they be requested to put themselves on the record.

Mr. Ried declined to vote, and said no Association could force him to. There was no power in an Association to force its members to vote.

Mr. Rutter wanted harmony, and, though a member of the Committee, would vote for the resolution, to keep in harmony with what was evidently the majority.

KEEP ON AS BEFORE.

Mr. Lombard moved the banks continue to do business as they had been doing recently, which was agreed to, and the meeting adjourned about half-past 10 o'clock.

THE NATIONAL BANKS.

THE FIRST NATIONAL.

Immediately after the confirmed report of the suspension of the Third National, which somewhat startled the public, there was a rumor of a heavy intended run on the First National, and some apprehension was realized as to the ability of this bank to stem the tide. True enough, the demand at the counter of the First National grew strong, but there was nothing like the semblance of a panicky run. From 11 o'clock in the morning until 2 o'clock the afternoon there was a constant and steady demand for currency at this counter, and every check was met promptly by a smiling Cashier, who disbursed greenbacks to the greedy. There was nothing like confusion or excitement about the bank, and the street rumors, as usual, exaggerated the reality. After banking hours, a reporter of THE TRIBUNE conversed with the accomplished and cool-headed cashier, Mr. L. J. Gage, and the substance of the information derived from this gentleman may thus be briefly summarized: The so-called "run" on the bank had not amounted to anything serious, and was not precipitated by resident depositors or country correspondents. Numbers of small checks, that in the usual course of business would have lain in other banks for at least a day, or passed through the Clearing-House, had been presented immediately in consequence of the suspension of other banks, and this had occasioned a temporary small excitement. All of these checks have been promptly paid on presentation, and such payments had to a small extent exceeded the amounts of deposits during the day. The result was that the amount of actual currency on hand had been somewhat reduced since the opening of the bank in the morning, but they had closed business with a large surplus, and were abundantly able to meet all legitimate demands they could foresee. Mr. Gage thought the day (Saturday) was *the* trying one in the emergency, and that all those who had stood the brunt would issue successfully from the conflict, and have attested their ability to meet all obligations.

THE SECOND NATIONAL

is regarded as hopelessly insolvent, and the predictions by the best posted financiers are that it will not resume. As reported in yesterday's TRIBUNE, the bank is making such adjustments as it can with forbearing creditors, and its officers hope to be permitted to go into quiet and voluntary liquidation. The disaster that has overtaken them is not wholly attributable to the present crisis, but to unfortunate previous disappointments, and the present has crushed the hope of any immediate redemption. The officers maintain that their securities are good, and that every dollar of obligation will be paid if time is granted and no hard measures are adopted to force them into bankruptcy.

THE THIRD NATIONAL

closed its doors in the morning, a notice being pasted on the door setting forth that, owing to the continued financial stringency, the management deemed it proper to suspend business for the present. This was signed by the President and Cashier. The President Mr. J. Irving Pearce, felt confident and serene, and so did all who had accounts with the bank. There was no uneasiness; it was a matter of a few days, and all would be right. The best feeling prevailed, and there was no abatement of the confidence that has always existed in the community toward the institution. A crowd of idlers who had not a cent in the bank, stood around for a while, studying the architecture of the building. They seemed satisfied after [illegible] short time that it was a very fine specimen of architecture, and moved off to pursue their studies somewhere else.

THE FOURTH NATIONAL.

Everything was very quiet at the Fourth National, and only a moderate business was being done. They were paying all positive demands, but strongly discountenancing large drafts, and were generally successful in satisfying anxious ones of their stability, and preventing unnecessary withdrawals of currency. They said they were not in need of currency, and had not drawn on the East for any, nor checked for their balances since the inception of the financial troubles. Their receipts from the West had been considerable during the day, and they had not been checked against, and the amount of deposits exceeded the outgoing payments, leaving a considerable currency gain in their vaults for the day. Here, as elsewhere, the precautionary measure was adopted of refusing payments to depositors whose debts would mature in a brief time. This was simply tantamount to reserving sums of cash held as security for obligations soon due, and though not strictly legal, nor in times of ordinary business justifiable by the code of trade, was held to be a necessity to conserve the general interests of the public. In this hour of doubt it was deemed a suicidal policy to pay $1,000 to-day when the bank held A's notes for $2,000 due in three or four days and not secured by cash-commanding collaterals. It was this course, pursued by this, as well as other banks, which had given rise to the unfounded rumor of the suspension of this bank on the previous day.

AT THE FIFTH NATIONAL

everything was quiet during the day, and business was conducted with perfect composure. The urbane Cashier was smiling and cheerful, and readily devoted time and good humor to every business applicant. He said that in the morning, owing to the deeply regretted suspension of the Third National, they had anticipated a general "run," but had been most agreeably disappointed. Upon an investigation of the reasons why no "run" had occurred one of the chief developed facts was that the deposits in this bank had been very largely drawn upon before, leaving only a comparatively small balance, which was the money of staunch business men who had no fear of failure. The receipts of money on Friday, he said, had been much less than payments, in consequence of the fact that this bank had been compelled to redeem checks heretofore given on other banks which had suspended. During yesterday this case was exactly reversed, and the amount of deposits exceeded the sum of payments, leaving the bank with an augmented currency balance. Large amounts of currency, he said, had been received from the East Saturday, and he thought THE TRIBUNE estimate in yesterday's issue was very nearly correct of the sums in actual greenbacks that had come to the city during the day. The bank, he had no doubt, would be able to respond to every demand in the legitimate line of trade, but, as a precautionary measure for protection, they were refusing currency on sight drafts.

THE COMMERCIAL NATIONAL.

One of the most pleasant and assuring visits made by that ubiquitous individual, THE TRIBUNE reporter, yesterday, was to the Commercial National Bank, where he had the pleasure of a most entertaining and instructive interview with the popular President, Mr. H. F. Eames. Here business had been conducted with remarkable confidence and quiet during the day, and the result was a handsome addition to the cash funds in the bank's vaults. Mr. Eames, after the announcement of the suspension of the Third National, "just over the way," on the corner of Dearborn and Washington streets, had anticipated a "run." But he, like others, had been disappointed, and the result of that failure of promise was only satisfaction. There had not been the slightest indication of alarm here during the day, and everything had been pleasantly conducted with that conservative quiet that marks the solidity of every-day transactions. The deposit receipts during the day had exceeded the currency withdrawals by over $50,000. This bank had not during the impending crisis experienced any necessity for summoning Eastern aid, and had not called from the East anything more than its usual and customary balances with which it was credited, and which were regularly forwarded. But here fairness does not go to the excess of generosity at the expense of security, and safety is not hazarded for fictitious reputation. Every demand over the counter, even though it be legitimately made, is not honored. Where securities for maturing debts to the bank are in whole or in part held by the bank, they are not relinquished. Hazardous games of chance are not played. If Smith or Jones presents a check for any given sum which he may have on deposit, it is promptly honored if the bank holds none of his obligations near maturity. If his paper is held by the bank, and the day of payment close at hand, the bank's safety from specific loss is secured by the refusal to pay the check. This is only the self-insurance against the possibility of loss. But in cases where depositors are not debtors, the full sum of their currency credits is transferred to them on demand. Mr. Eames has full faith in the speedy and happy solution of pending complications. From country correspondents receipts of cash were acknowledged yesterday, and a footing up of balances due exhibited a creditable reserve in the bank vaults.

THE CORN EXCHANGE NATIONAL

folks were serene and happy. There was no excitement here during the day, and the deposits exceeded currency payments by over $50,000. Currency receipts by express sent to the bank and to its officers and Directors, all of which is made subject to blank demands, were reported by the President to exceed $150,000, and when the bank closed its currency treasure in vaults was about $200,000 more than when the bank closed on Friday evening. The officers expressed their confident anticipation of another receipt of $125,000 before Monday morning, and had no doubt of their ability to pay all demands, and hold open doors till the ordinary current of trade flowed peacefully and swiftly to Chicago's continued prosperity.

THE CENTRAL NATIONAL

continued conducting its business as though nothing had happened to disturb the serenity of the financial world. The reporter called upon its President, W. F. Endicott, who at once expressed his willingness to converse upon financial topics immediately concerning and outside of the interests he is controlling. A lively conversation was soon in progress, the salient parts of which are well worthy of publication. Thus it ran:

Reporter—Well, Mr. Endicott, it must be a source of intense satisfaction to you to continue carrying on your business as usual. Be so kind as to tell me where lies the secret of your strength?

Mr. Endicott—With pleasure, sir. Our strength mainly lies in the fact that the business of our bank is purely local, and in thus but little affected by outside trouble. Additional strength has been gained by a restriction of business and general preparation, during the past week or so, for the shock, which I saw was inevitably coming.

Reporter—Am I to understand you to say that it is dangerous for a city bank to transact country business, to become the depository of funds belonging to interior concerns?

Mr. Endicott—No, sir; not exactly; that is too sweeping. But I will say this, that the taking on deposit on call of large sums of money, and paying therefor from 4 to 6 per cent interest, is essentially unsound banking. Such sums of money are virtually under a bond to be re-loaned by the bank, if possible on call, if not on time. Upon the occurrence of a financial flurry these depositors with one consent apply to withdraw the funds, the banker calls in his loans if possible, and, if not possible, the funds cannot be withdrawn. The evil resulting from this unsound system is felt even more here than in New York, where a banker finds no difficulty in loaning such funds, on call, secured by what is, ordinarily, very readily convertible collateral, in the shape of stocks. Here such collateral is not available, and the banker is forced to retain his interest-bearing country deposits on call, on securities, with perhaps from thirty to sixty days to run. The fix he is in when these big balances are called for is apparent.

Reporter—How do you find customers behaving? Do they appreciate your endeavors to keep going?

Mr. Endicott—They do; and have, almost without exception, the utmost confidence in us. We had more currency in our vaults last night than on Thursday night, a fact which speaks for itself more eloquently than words.

Reporter—Have outside customers approached you with a view to business?

Mr. Endicott—Within the last few days we have had applications to take many new accounts, but when favors were required they have been, of course, refused.

Reporter—What do you think of the present position?

Mr. Endicott—The ultimate result rests with the people of the United States. They have the say whether there will be a financial crash or not. They are sitting on the question like a jury, and the sentence of the Court depends upon their decision.

THE CITY NATIONAL BANK

was going ahead as usual. Mr. Reed, the President, surveyed from his room in the front of the bank the few customers with an air of complacency. He received THE TRIBUNE reporter with a benign urbanity that was charming, and cheerfully remarked that, in his opinion, the worst of the panic, so far as Chicago was concerned, had been seen. The bank he controlled promised to come out better at the close of the business day just progressing than it had done all week. The cash means of the bank were steadily increasing; the customers were bringing in currency steadily. One man who had a $9,000 deposit on call brought in while the reporter was in the President's sanctum a gentleman, the lucky proprietor of two pocketfuls of greenbacks, aggregating $8,000. An animated conversation ensued upon the introduction of the gentleman with the greenbacks.

"What had I better do with my currency?" asked the lucky proprietor of the banker.

"Exercise your own judgment in the matter," rejoined the banker.

After a little consideration of the subject, a movement towards the office was made by the gentleman, and in five minutes the receiving teller had counted that money, and the usual receipt was given in exchange. This is the sort of thing that is wanted to restore affairs to their natural course. With regard to the payment of interest on large call deposits, Mr. Reed expressed himself in unqualified terms: "I consider the system as directly against the principles of sound banking, and it is an unavoidable evil. We do it because New York bankers do it. If we decline to do so, these balances will be sent to New York." As the reporter left the bank, he wondered whether it would not be better to let them go to New York rather than take them on conditions which imperil the safety of the bank receiving them.

THE NATIONAL BANK OF ILLINOIS

was wide open and transacted its usual business. A conversation with one of the officers brought forth the assurance that the bank would "weather it," he said. The panic had not made any difference in their business. Their accounts were all commercial; they kept no grain accounts, nor were they indebted to country banks. The issue of loan certificates would relieve the stringency, and enable the West to move the products of the harvest to the markets. They would get other bank credits from the East, and, in that way, a temporary medium of exchange would be established. He would like to see free banking, provided that, for every dollar of bank currency issued, a greenback would be withdrawn from circulation. That would prevent inflation. Contraction was the only route to specie payment. Inflation afforded only temporary relief, like putting cold water in the mouth to allay a toothache, which began to ache worse when the water was ejected.

THE COOK COUNTY NATIONAL

had suspended operations on Friday, but Mr. B. F. Allen, the President, announced his intention of resuming Monday morning. He thought the universal stringency was a novel experience for finances. The present Banking law should be altered. Senator Logan, who happened in, remarked that there was no flexibility to it, and it should be changed. Mr. Allen thought the people behaved magnificently, and, having called to mind to the conclusion that they could not get currency immediately, were content to wait, and in that they were sensible. Things having reached the bottom, would look upward from this on, and the outlook was not all cheerless or gloomy.

THE MANUFACTURERS' NATIONAL.

At the Manufacturers' National Bank a TRIBUNE reporter found an air of subdued quiet prevailing, and the President, Ira Holmes, placidly seated at his desk awaiting further developments and the arrival of customers. When asked as to what was the latest financial events which had come under his notice, he unhesitatingly answered: "We are going into liquidation. At a meeting of our shareholders, held yesterday, it was resolved that the bank go into liquidation under the terms of Sec. 42, Art. 13."

Reporter—How do you expect the bank to come out?

Mr. Holmes—We shall be able to pay our deposits in full. The figures show that to pay $900,000 we have $1,500,000, which must be looked upon as a satisfactory state of affairs.

Reporter—How do your customers look upon the arrangement?

Mr. Holmes—I may say that they are all well pleased with it. I have had nothing but the very kindest feelings from every man who has an account with us.

Reporter—How long will it take to wind up the affairs of your bank, sir?

Mr. Holmes (meditatively)—I think we ought to be able to settle with all depositors satisfactorily within from twenty to sixty days.

Reporter—How soon do you consider a relief from the present state of affairs may be looked for?

Mr. Holmes—It's a long road that knows no turning. At present there are no signs of improvement.

Reporter—Do you think that THE TRIBUNE in its articles upon the panic has f

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THE RAILROADS.

THE CHICAGO, ALTON & ST. LOUIS ROAD.

Blackstone, President of the Chicago, A St. Louis Railroad, on being inter- ed by a reporter, stated that their ss had fallen off immensely since tting in of the panic. Before the present ment they were running 75 freight trains. w they only run about 50 trains a day, eduction has necessitated already the dis- e of about 200 men, and, should the panic ue much longer, the services of many would have to be dispensed with. Stock nts had entirely ceased, and the business ain and produce had greatly fallen off. They still bringing in about 200 car loads of grain

THE MICHIGAN SOUTHERN.

Mr. Gray, General Freight Agent of the igan Southern Railroad, stated that all their shipments had been checked, because the ers could not draw on New York; yet they inue to run the same number of trains as re the panic, although the trains are much ller. They have not yet discharged any of r men, and will discharge none unless the e should continue for a considerable length me. He has no doubt that the present lt in the result of our rotten state of financial rs, and under it such panics may occur n at any moment. Under the pres- system banks may suspend and resume n at will, thus throwing all business commercial interests into confusion. With pecie basis such acts would be considered of bankruptcy. Now was the time to re- specie payment; there would not be her such a chance in fifteen years.

THE ROCK ISLAND ROAD.

Mr. Louis Viele, General Freight Agent of Chicago, Rock Island & Pacific Railroad, on ng asked by a reporter, "How is your freight ness?" answered, "It is going to h—l as as it can." Mr. Viele stated that he tele- ohed to all the agents yesterday to stop all ments of grain and produce (stock ship- had already been stopped several days ago). y had taken off their freight trains, and charged thus far about 500 men. He was in ves that this panic would be over in a few s. If not the railroads and the banks would m up" together.

Mr. Hugh Riddle, the General Superintendent the Chicago & Rock Island, was also waited on. He stated that it was useless for them carry on business under the peculiar circum- nces under which the country was laboring, they had, therefore, stopped their ght business. He was in hopes, nevertheless, that, with the resumption of banks, their siness would become as prosperous again as . In regard to finances, Mr. Riddle did not to express an opinion; he was more of a oad man, he said, than a financier.

THE BURLINGTON & QUINCY.

J. M. Walker, Esq., President of the Chicago, rlington & Quincy Railroad, stated that they re still running their usual number of freight- , though the trains were much smaller n usual. They were still moving everything ept cattle. If parties had no money to pay their freight, they were receiving grain in ment at market rates. Had not yet dis- rged any of their men, and didn't intend to, less the panic continued some time longer. their present means of transportation ld fail them, they would provide e other measures for the shipment of grain produce. They would continue their freight ness come what may, and at all hazards. He ught business would become better in a very days.

THE ILLINOIS CENTRAL.

Mr. Mitchell, the Superintendent of the Illi- Central Railroad, stated that he had given ers to reduce their force in accordance with falling off of business. He could not say ny many men had been discharged thus far, there was a considerable number of their on out of employment. They were still carry- everything but stock. He hoped this thing ne nearly over. There was nothing wanting but confidence.

THE MICHIGAN CENTRAL.

Mr. H. E. Sargent, General Superintendent of the Michigan Central Railroad, stated that dur- g the last two days their freight men had re- ved no orders for shipments of city grain, grain continued to arrive from the country, d is sent forward in perhaps one-half the antity heretofore. They found themselves nsiderably embarrassed in doing business h their customers on account of the scarcity money, many of them having their deposits d doing their business with the banks which re temporarily suspended. They were run- g at this date about one-third less through ght trains than last week, and were compelled reduce their train and working force at the end of the road.

MECHANICAL INDUSTRIES.

A DILIGENT INQUIRY

on the part of the reporters of THE TRIBUNE yes- day failed to elicit any undue excitement ong the manufacturing interests of the city. he report of the interviews with the leading ufacturers of the natural products into artificial ufacturements would take columns, but the gen- l, and almost unanimous, expression may be ly condensed in the statement that not a gle factory has suspended, and only a few en decreased the number of their workmen. every branch of mechanical and manufactur- industry there pervades a wholesome spirit cheerfulness, and, where confidence is not

HOPE IS BUOYANT.

withstanding fitful rumors of suspension, eful inquiry has developed the fact that the ber of men, the mechanics, artisans, and rers who have been thrown out of situations exceptionally small. While there is no at- pt to disguise the palpable fact that some- ne whom in the time of prosperity might be ered—have been discharged, it cannot be d that the pro ductive manufacturing wealth the city has been seriously decreased. d times been flush, and currency abund- the hour of discharge would have no longer delayed. But in no reasonable senes alarm caused the diminution of productive ufacturing industry.

THE TEMPORARY CURTAILMENT

expenses not absolutely necessary to the de- opment of the full measure of Chicago's in- tries will undoubtedly result in individual nces of hardship, but so far the measure of f to capitalists has not grown into the prob- ity of taxation on charity. The number of discharged from active employment has only enough to constitute a small per- ge of the hands employed, and the question the reduction of heads and hands in pro- ctive work is as much with the artisan and rer as with the contractor and capitalist.

FROM PRESENT INDICATIONS

re is no fear of loss to him who toils. If the mediate wages of his labor be not instantly ncoming on demand, his skill and muscle is mulating savings and capital against the time when the sure relief that must come will e him a cash balance.

TO THE INFINITE CREDIT

of Chicago's mechanics, and artisans, and labor- rs, it may be said that, despite the storm of ominous rumor, they take a most prac- l and sensible view of the situa- n, and standing with their brawny rms and able bodies, they bolster and support the fortunes of those whose brains are worried and wearied in the conjecture and calculation of ose fortune.

A FEW, NOT MANY,

of Chicago's manufacturing and building capi- lists and contractors have contemplated, and ve in fact already executed, the intent to stop the ir factories, fearing temporary loss. But the mber of these is so inconsiderable as not se- ously, so far, to affect her material develop- nt. Should further disaster follow present mbarrassment, the joint meetings of employer d employed will, if wisely conducted, prevent ecessitative idleness to either, and secure life nd profit to both.

THE PANIC IN A FAMILY.

THIS IS A SAD TALE,

and yet history notice is hereby given to persons of tender sensibilities who feel for human suf- ering in any form to pass it by, and before they read further to stop right here. Mr. Lolli- op is the gentleman under consideration. The ame and time of his notoriety are of no earthly consequence; suffice it to say that, several years ago, he settled in Chicago, and by indus- riously accumulated a little something, part of which he prudently invested in suburban lots, the balance, amounting to $705, he placed in a savings bank. He thought a great deal of this $705, and, when Jay Cooke exploded, he was afraid his bank would follow suit, so he went and drew the $705, and putting it in his inside vest pocket—the vest was of the double-breasted order—started for home. On the way he experienced the sensation of a murderer who thinks every man that looks at him is a minion of justice in disguise. So Mr. Lollipop thought every man he met was a thief and a robber. He buttoned his coat, and wended his way homeward via alleys and back streets, so as to avoid as much as possible the dangers that lurk in crowded thoroughfares.

HE REACHED HOME

in safety. Mrs. Lollipop kissed him, wondered what brought him home so early—for he was several hours in advance of time—and the dear lady was gratified when he stated—the unconscionable fibber—that he could not stay away from the darling of his heart and soul a moment longer than business detained him, and, when business ended rather prematurely that day, he hurried home by the shortest route to feast his eyes on her and the baby—which, he added, was the picture of its handsome mother.

Now Lollipop was of that class of males who have no faith in the power of women to hold their tongues and keep a secret. Accordingly he made up his mind—there wasn't much of it, and it didn't take long to make it up—that he would confine his pecuniary burden to his own bosom. Before supper, with the money in the inside vest pocket, and his coat buttoned, he called on a neighbor of a sporting turn of mind, and borrowed a double-barreled shot-gun. This he marched into the house with, and when Maria—that was Mrs. Lollipop's front name—inquired if he intended converting the premises into an arsenal, he suggested the propriety of being

PREPARED FOR EMERGENCIES—

emergencies being mighty uncertain, and likely to happen at any moment. Their child was beautiful,—it was the dead image of its mother,—and he had been impressed for some time with the notion that some one would steal the darling, and then what would become of him? Such babies were as scarce as currency and as inconvertible as bonds. Should any one try to rob him of his cherub they should climb over his cold corpse to an inglorious grave. Never, no, never, should his affections be ruthlessly invaded.

The evening wore on. Lollipop was all the time putting his hand to his side to reassure himself that the $705 was still there, explaining to his wife that he had a palpitation of the heart, and did not feel like himself at all. The fond woman—like a great many other wives—believed her husband, though he was lying like a pirate. It soon came to be bed time, and while Mrs. Lollipop was reducing the baby to the state of "beauty unadorned," he insisted upon fixing the cradle, and while doing so stealthily slid the $705 under the spot where the precious offspring would repose its little body. Mrs. Lollipop concluded he had taken a domestic turn of mind, and hoped it would be prolonged indefinitely, because it would be handy when the younger Lollipops became numerous. Finally, the baby was placed on top of the $705. Lollipop reasoned that it would be

THE SAFEST PLACE,

as burglars would hardly be so hard-hearted as to disturb the dreams of so young and promising a member of society as that offshoot of the Lollipop tree was sure to become in the course of the next fifteen or twenty years. As a further precaution, he moved the cradle round to his side of the bed, alleging to his wife that she must be worn out rocking the cradle for the last six months, so he would try his hand. The domestic idea entered his wife's mind again, and she inwardly rejoiced. Planting the musket, half-cocked, at the head of the cradle, he and his better-half lay themselves down.

Mrs. Lollipop slept the sleep of the just, and her gentle snoring floated on the night air like the echo of a whip-poor-will through a Virginian forest. Not so with Lollipop. He was as nervous as an aspen leaf, and sleep refused to close his eyelids. He began to recollect that the house was not insured, and it might take fire. In the hurry of escape he might possibly

FORGET THE $705,

and then what would become of him? He made up his mind that if the house did take fire he would throw the cherub on the floor, run out doors with the $705, and if his wife didn't think of the baby he'd come back for her, provided the room was not full of smoke. It took him an hour to decide on the fatherly line of action, and he was beginning to enter the suburbs of dreamland, when on the midnight silence broke the awful sound of the fire-bell. Ordinarily that would not have caused him the loss of a wink of sleep. Now he was agitated. He made a standing jump from the bed to the floor, and grasped his way in his night-shirt to the roof, where he stood like a spectre against the blackness of the sky. He listened like an Indian, but could not place the fire, so he scanned the horizon, and kept on scanning for half an hour, when he began to sneeze and shiver, and thought as he was catching cold he would go to bed. By the time he got downstairs, his wife, who supposed he had gone for a drink of water, was up turning the cradle inside out to make it more comfortable for the baby. This nearly set him crazy. The notes were mixed up with the clothes. Equal to the occasion, he started his wife down-stairs for

THE SOOTHING SYRUP,

and while she was away he gathered the bills together and stuck them behind a large mirror that hung on the rear wall. Then he began that nocturnal perambulation which is the only exercise some fathers get, and by half-past 2 the cherub's feelings were soothed, and she was in the embrace of Morpheus. He put her in the cradle and moved it round to his wife's side of the couch as he was never cut out to rock babies.

Once more he stretched his weary limbs, and thought he would go to sleep. He was on the verge of forgetfulness when a noise in the back yard reached his eager ears. Up he jumped, and out he went to find a vagrant cur prowling around the kitchen window. Back to bed again, and this time to sleep. He slept half an hour, when he was startled by a noise of something falling at the other end of the room, in the direction of the mirror where the $705 was hid away. All he thought of was the money. He grasped the trusty musket, and without asking who was there,

BLAZED AWAY

with both barrels. Mrs. Lollipop suddenly waking, and not thinking of the gun, screamed murder at the top of her voice, and yelled so that she was heard a block away. The cherub swelled the chorus. Lollipop shouted "Robbers!" Less than no time there was a crowd of neighbors at the door, every man of them expecting to see a fresh corpse or two; a policeman who heard the shouts did not go near them, of course, but ran back to the station for help. By the time the officers reached the scene there was light, and at the end of the apartment lay a gory corpse, and hanging up was what was once a mirror in which Mrs. Lollipop was wont to gaze, while making up her back hair. Bits of glass were round the floor. When Lollipop went to the door to let in the officers, they asked him who did the shooting. He replied that he did. Two of the officers hurried him to the station, and after being booked for murder, cast him into a cell. The other officers remained to take charge of

THE CORPSE.

The lifeless body lay on the floor, and Mrs. Lollipop was weeping for the death of her favorite tortoise-shell cat, which was a present from her grandmother. It was only a cat, after all. Catlike, it tried to steal, not the $705, but the cherub's "goody," which lay on the stand beneath the mirror.

The day after, Lollipop returned his money to the bank, the gun to its owner, and bought two cats for his wife, as some reparation, as well as a slight token of undiminished love.

This ower-true tale shows how foolish it is to keep money at home. It is a constant source of anxiety and trouble, whereas in the banks it is safer than anywhere else. Thank fortune, there are not many Lollipops in Chicago.

IN GENERAL.

THE RECEIPTS OF CURRENCY

since our last report, as shown by the books of the express companies, amounted, up to midnight last night, to nearly $700,000. Of this, nearly $300,000 came by the American Express Company, $200,000 by the United States Express Company, and $175,000 (estimated) by the Adams Express Company. Of this sum, probably $260,000 came after bank hours, so that on Monday morning the probability is, that the amount of currency to be delivered by the express companies to the various money institutions and firms of the city will reach $1,250,000. Outside of this will be the by no means inconsiderable addition which will be brought in by speculators from different parts, acting as their own express companies for the occasion.

PUBLIC-SPIRITED MEN.

We are informed that Messrs. J. W. Dosne & Co., the well-known grocery importing house, deposited, yesterday, in the Merchants' Loan and Trust Company, the magnificent sum of over $100,000 in currency, and Mr. S. B. Cobb deposited over $200,000 in another prominent bank. Such public-spirited and plucky citizens deserve infinite credit. If others would put out their money instead of hoarding it, the stringency would soon cease. Actions like these are noble, and do not look like a lack of confidence in Chicago business.

PERSONAL.

In the list of Directors of the Union National Bank who pledged themselves as personally liable for the obligations of the bank the name of Daniel Thompson, one of its most responsible representatives, was unintentionally omitted in yesterday's issue.

THE SUSPENDED.

The only suspension of Chicago banks yesterday was that of the Third National. Every other bank cleared on Friday passed safely through the Clearing-House yesterday. The list of suspended numbers six, as follows: Union National, Manufacturers' National, Second National, National Bank of Commerce, Cook County National, and Third National.

LINCOLN PARK

was crowded with people listening to the music, and there was as many teams and carriages as on any other Saturday. This shows that the panic has not seized the people, whose exemplification of common sense in the crisis we have passed through was the finest ever shown by any people.

AN UNFOUNDED RUMOR.

The rumor on the street yesterday that Field, Leiter & Co. had recalled from the railway depots goods once platformed for shipment to country purchasers was utterly unfounded. To a TRIBUNE reporter Mr. Leiter yesterday stated that the firm was doing business as usual; had refused no shipments, discharged no employes, and saw no necessity for either measure.

ELSEWHERE.

A GENERAL REVIEW.

THE PROSPECT BRIGHTENING.

NEW YORK, Sept. 27.—It is the opinion of persons conversant with financial movements that the prospect is steadily brightening. The banks and savings institutions are paying out money more freely to meet labor pay-rolls, and the Government, it is stated, offers to prepay the November interest of over $14,000,000. It has been decided by the Governing Committee to

OPEN THE STOCK EXCHANGE

on Tuesday next. This action was precipitated by a resolution of the Clearing-House authorizing an unlimited issue of loan certificates. Many were opposed to opening the Stock Exchange, but, after the action of the Governors was made known, there was a general acquiescence. The Committee will, on Monday, adopt some method in regard to the closing out of old contracts yet unsettled, and will, no doubt, give every man ample time to turn himself and make good his obligations. Outside quotations doubtless have had their influence in causing the reopening of the Exchange, for on the street a man with a hundred shares of stock, under the panic feeling, could depress the entire share-capital, and make an unfair index of what the stock could be considered worth. It is urged that leniency be shown to every member in need of it, and nearly all obligations can be met. No stocks should be sold out under the rule for many days, and in every way facilities should be extended to members.

Brokers made

EXTENSIVE SETTLEMENTS OF CONTRACTS

to-day, and the successful clearing of 3,000 shares of Lake Shore by one of Vanderbilt's brokers advanced the price of that stock about 10 per cent, which other stocks have generally risen from 3 to 9 per cent. Following shows the prices current for the leading stocks, Wednesday, Sept. 17, the day before Jay Cooke & Co. failed, and those current on the street to-day:

COMPARATIVE STATEMENTS.

	Sept. 17.	Sept. 27.
N. Y. Central	100¼	86
Lake Shore	91	62
Northwestern	87¾	37¼
Rock Island	103¾	83
Pacific Mail	43¾	29
St. Paul	45¾	27
Western Union Telegraph	89	55
Wabash	59¼	41
Union Pacific	24¾	19
Ohio & Mississippi	37½	24¾

The following shows the prices current on the Chicago and Boston fire panics and those on the street to-day:

	Chicago fire-panic.	Boston fire-panic.	Present time.
New York Central & Hudson	84¼	89	86
Lake Shore	85¾	83¾	67
Northwestern	81¾	77¾	38
Rock Island	94	101	83
Pacific Mail	40¾	81	29
Milwaukee & St. Paul	50¾	51	27
Western Union Telegraph	82¾	69½	55
Wabash	62	64	41
Union Pacific	30¾	30¾	19
Ohio & Mississippi	34¾	40	26

The prices given for to-day are the lowest made, and they are unreasonably low.

THERE WAS A LARGE ADVANCE

on these prices when it was announced that the Stock Exchange would be opened on Tuesday. At the auction of hypothecated stocks, to-day, the following sales were made: 96 shares Cleveland, Columbus, Cincinnati & Indianapolis Railroad, 69; 166 shares Delaware & Hudson Canal Company, 104@102½@101; 100 shares Ohio & Mississippi Railroad preferred, 60; 30 shares Morris & Essex Railroad, 80; 80 shares Delaware, Lackawanna & Western Railroad, 85½; 100 shares Union Pacific Railroad, 19; 200 shares Pacific Railroad of Missouri, 30; 100 shares Atlantic & Pacific Railroad preferred, 15; 500 shares Chicago & Northwestern Railroad preferred, 62¾ to 61½; $9,000 Union Pacific land-grant bonds, 63 to 64; $3,000 Union Pacific income 10 per cent bonds, 53. Offerings of Lake Shore and New York Central were withdrawn from sale.

THE REPORTED FAILURE

yesterday on the Produce Exchange of Shotwell & Brother proved only temporary. Extensions were immediately granted, and the house goes on transacting business as usual. Another house was reported in trouble, and at a meeting of its creditors it was decided to carry them through on an extension of its paper.

EXPORTS.

Notwithstanding the difficulty experienced by shippers in negotiating bills of exchange, the exports by different steamers to-day do not seem to be much less than the amount carried before the present financial crisis. The quantity of cotton shipped, however, is not as large as usual, and a large amount was received direct from Southern ports, and immediately transferred to Liverpool vessels. The managers of a few lines, in order to complete cargoes, have taken grain at a slight reduction per bushel, but the general rate for wheat is still 13@14d. A few shippers who had engaged freight room for to-day's steamers find it impossible to pay the rates demanded, and the managers of the principal lines, it is said, in view of the panic which has taken place since the contracts were made, have accommodated them to a considerable extent.

THE SHIPPING INTEREST.

A visit to the principal steamship offices was made to-day, and the managers were questioned regarding the effects of the money stringency on freights. The following is a synopsis of the information obtained. The Georgia, which sails for Glasgow next Wednesday, will have a full cargo of general merchandise, including six loads of wheat. The ruling rate charged is 13½@14d. The officers of this line say that no perceptible effect has been caused by the panic. The officers of the Hamburg steamers say the monetary difficulties have not interfered with their business. Their docks are filled with freight, and the Cambria, which leaves Oct. 2, has her cargo nearly completed. Most of the contracts were made before the panic began, and the prospect for future business is encouraging. The steamer Egypt sailed for Liverpool to-day with a full cargo, including 900 bales of cotton from Southern ports. One load of grain to fill up was taken at 10¾d. A first-rate cargo is already secured for the Denmark, which leaves Oct. 4, and they do not think the amount of freight to be taken by future steamers will be materially diminished. The cargo of the steamer Pembroke, for Wales, which sails Oct. 5, is about fully engaged, and will consist principally of wheat at 15d. Most of the engagements were made some time ago. One of the officers said some shippers might perfect their engagements in consequence of the exchange trouble, but he thought the prospect for good cargoes was quite encouraging. The Republic, which sailed to-day, carried a better cargo than the steamer of last week. Three hundred bales of cotton were taken, and the rest of the cargo consisted principally of provisions and wheat, the latter at 14d per bushel. The manager of the freight department said he thought Western shippers, rather than submit to loss through commission men, will send their grain directly to Europe, and await remittances. The Anglia sailed for Glasgow with a full cargo. One of the gentlemen connected with the freight department said he thought that whatever difficulty had existed among shippers was nearly over, as bankers were buying bills of exchange. Of course, he said, they were paying but low rates, yet shippers could afford to export with slight profit. The steamers of the North German Line, carry but little grain. A large amount of tobacco and hardware leaves by every steamer. Engagements have been made for October, and the Company has refused a large quantity of tobacco. The Weser sailed with a full cargo, and will be followed by the Hansa and Main, each with a first-rate cargo. A few contracts for wheat to fill up were taken by the Inman Line at 10¾d per bushel. The steamer City of Montreal, however, sailed to-day with a cargo, the greater part of which was received at rates of last week. No decrease in shipments of grain is noticed. The engagements of most shippers extend to October. The City of Chester, to sail next Saturday, is nearly full, and the Company has freight enough ahead to load several vessels. The Cunard Company has made no reduction in freight rates, and the Abyssinia sailed to-day with a full cargo. The steamer Wyoming left to-day with a full cargo. No reduction was made in freight rates.

Some prominent financiers met last evening in the rooms of the Mercantile Library Association, and after consultation relative to the present condition of financial and commercial affairs, adopted the following:

Resolved, That all our efforts should now be directed to the support of trade and commerce, and to promoting their greatest possible efficiency in carrying on the vast exchanges of commodities incident to our bountiful harvest.

Resolved, That we recommend to banks the maintenance of their union so happily begun, and earnestly request that it be supplemented by a joint resolution to discount freely commercial paper of undoubted character, which on like occasions in 1860 and 1861 soon effectually and promptly triumphed over the insane panic of those years.

Resolved, That we have undoubting confidence that the policy of liberal discounting will immediately restore tranquility to the public mind as it did in the years above named, and thus bring to the coffers of the associated banks the $15,000,000 of greenbacks paid out by the Government within the last few days in exchange for Government bonds which are now hoarded by savings banks and individuals.

NEW YORK.

REGULAR MARKET REPORT.

NEW YORK, Sept. 27.—The ten days' closing this afternoon have been the most eventful in financial circles for fifteen years. The excitement has raged without limit, and at times there seemed no end to calamities possible. On Thursday the fires died out for want of fuel, so far as Wall street was concerned. They then began their work in mercantile circles, but there is now reasonable hope that they may be checked, and that, what has often been said, the worst has been seen. The day closed with a decidedly better feeling in all directions.

FOREIGN EXCHANGE

closed with improved tone, the last quotable rates having been 104@104½ for prime bankers' sixty-day sterling, 105 for bankers' demand, 105½@105¾ for cable transfers, and 102@103 for sixty-day commercial, and 104 for three days' sight.

MONEY.

There was no regular rates for money, loans having ranged from ¼ per day to 7 per cent per annum. As a remarkable instance of the restoration of confidence now going on, it is mentioned that money, which has been extremely scarce at ¼@2c per cent per diem, was accessible at 7 per cent on approved collaterals. In this connection, it may be stated that the resumption arrangement of Henry Clews & Co., has received general indorsement, and most of their old customers have acquiesced in transferring their accounts to the new special accounts on their books. Numerous new accounts have also been opened. Messrs. Howes & Macy make an almost similar report, all of which goes to show that the lately suspended firms retain the confidence of their customers and the sympathy of business men generally.

GOLD

was unusually active, and at times the room presented an animated appearance. The price opened at 114¼, advanced to 115¾, declined to 113¾, rallied to 113¾, and in late dealings sales were made at 113¾. At the opening of the room loans on gold were made at ⅝ per cent, but the rate soon fell to flat, followed by an advance to ⅛ per cent, and finally a reaction to flat. The bank statement will not be ready before Monday. The Assistant Treasurer paid out to-day $9,000 on account of interest, and in redemption of 5.20 bonds. Customs receipts to-day, $277,000; for the week, $1,908,887. Total imports for the week, $10,902,468, of which $7,464,702 were merchandise, and $3,437,766 dry goods. Amount of dry goods marketed, $3,803,835. Total exports of specie since Jan. 1, $40,851,151 against $57,973,861 last year.

STOCKS.

Street dealings were small and devoid of any new feature early in the day except that prices were lower, in consequence of a pressure to sell stocks for cash, but in the afternoon an improved feeling prevailed, the change being sudden and very marked. Prices advanced rapidly on small offerings. A large business would have been done if there had been money to buy stocks, but street dealers did not appear to have money. The greatest advance was in Lake Shore, which rose from 62 to 76; New York Central sold up to 92; Western Union, 62; Rock Island, 88; Harlem, 110; Pacific Mail, 32; and Union Pacific, 21. At the close the market was very irregular, from the fact that so few stocks were offered. The following are the latest prices current among the crowd of miscellaneous operators on the street:

New York Central and Hudson, 90 bid, 93 asked; Erie, 50, 55; Lake Shore, 73, 76; Northwestern, 40, 45; Rock Island, 87, 90; Pacific Mail, 31, 32; St. Paul, 29, 30; Ohios, 30, 32; Western Union Telegraph, 61, 65; Wabash, 42, 45; Union Pacific, 20, 22; C., C. & I. C., 21, 22; Harlem, 106, 110.

It was rumored late in the day that one individual had borrowed from $5,000,000 to $10,000,000 on New York Central and Lake Shore and bonds, and also that other large loans had been made on various stocks.

WASHINGTON.

Special Dispatch to The Chicago Tribune.

WASHINGTON, D. C., Sept. 27.—The Secretary of the Treasury thinks the financial situation, as indicated by private as well as press telegrams, is improved to-day, and that confidence is gradually taking the place of doubt and apprehension in the minds of the community at large. It is generally conceded by nearly everybody that the Government is powerless to do anything further to afford relief, and that from the experience of the past week it makes but little difference whether or not the Government were to exhaust, in what is deemed a legitimate way, the greater part or even the whole of the $44,000,000 legal reserve. Therefore the financial programme of the Treasury for next month will be looked for on Monday with really less interest by bankers or stock speculators than at any time for more than a year. The general sentiment in regard to the showing made by Jay Cooke & Co., in the statement that has been published, is that, in brokers parlance, "It is as thin as water," and not a great deal better is thought of the report of the condition of the suspended First National, of this city, made by the Receiver to-day.

CONDITION OF THE FIRST NATIONAL BANK.

WASHINGTON, Sept. 27.—Edwin L. Stanton, Receiver of the First National Bank, has made a report to the Comptroller of the Currency, and says: While a precise comparison cannot yet be made, a careful examination causes me to believe that the following statement of resources and liabilities of the bank, qualified by remarks which succeed, is as accurate a one as can now be made:

ASSETS.

Loans and discounts, actual value estimated at (see remarks following this summary)	$46,425.00
Overdrafts	34,705.90
United States bonds to secure circulation	500,000.00
Premium on same	75,000.00
United States bonds to secure United States deposits	100,000.00
Premium on same	15,000.00
United States bonds on hand	5,750 00
Premium on same	690.00
District bonds, estimated at	2,337.00
Due from banks and bankers	123,975.00
Real estate, furniture, and fixtures, estimated at	117,000.00
Currency	90,848.00
Gold and coupons	4,163.00
Multisted National Bank notes	5,354.00
Due from banks on account of burnt notes	142,905.00
Notes of this bank	6,140.00
Real estate, bond litigation	65,961.00
Bonds in litigation	30,000.00
Bonds held by Jay Cooke & Co	14,650.00
Premium on same	1,758.00
Due from Jay Cooke & Co.:	
Gold	66,786.85
Currency	689,856.60
Total due from Jay Cooke & Co	756,453.45
Total	$2,697,341.76

LIABILITIES.

Capital stock	$ 500,000.00
Circulation	450,000.00
Individual deposits	339,981.00
United States deposit, secured partially by bonds, as stated above under caption of resources	287,782.00
Due to banks and bankers	1,034,489.00
Total	$2,613,203.00

The loans and advances included in the foregoing statement to various persons upon securities, certificates of settlement, and other vouchers under the District of Columbia Government, including the Board of Public Works, amount to $36,097, and the securities, certificates, and vouchers upon which they are made represent in the aggregate a fair value of $44,030. The indebtedness of the bank to the District Government is $7,600. Among the loans and discounts are three notes of the Northern Pacific Railroad Company, aggregating $160,000, and maturing Oct. 15, 1873. It has been stated to me that this indebtedness will be paid at maturity. I have notified the Treasurer of the Company that payment at maturity is required, but if this indebtedness be wholly omitted from the value of the losses or discounts, or if the value of said indebtedness be separately estimated, then $100,000, which is the amount of surplus entered on the books of the bank as having been invested in the business of the bank, would, it is estimated, cover the losses that may be sustained in realizing the rest of the loans and discounts. It appears from the foregoing statement that, were the indebtedness of Messrs. Jay Cooke & Co. to the bank to be paid in full, the creditors of the bank could be paid in full, and the capital stock would be unimpaired. The proportion in which the debts of the bank can actually be paid must largely depend upon the extent to which the indebtedness to it of Messrs. Jay Cooke & Co. shall be discharged. This it is not in my power to estimate. Detailed exhibits of the aggregated items presented in the foregoing statement have been prepared, and as soon as copies can be made they will be forwarded to you, and, meanwhile, I will in person submit to you the information therein contained. I have called upon the various banks indebted to the First National Bank to remit the sums due from them, and also upon the depositors whose accounts have been overdrawn to make good the deficiency. As soon as the currency and coin in bank could be counted, I deposited it to the aggregate amount of $96,612 in the Treasury of the United States, subject to your orders, in trust for the creditors of the bank. The proceeds since received by me, resulting from remittances by other banks for their indebtedness, from payment of loans, and from collections of other indebtedness to the bank have also been in the same way deposited in the Treasury of the United States for the benefit of the bank's creditors. The mutilated currency belonging to the bank might, also, in my judgment, be forwarded to the Treasury. This action has been delayed by a revision of the accounts relating to mutilated currency, and by claims presented by some of the banks from which the currency has been received for the return to them of the amount forwarded. This question will be a subject of consultation with you, but whether the amounts claimed shall be returned, or whether all the currency be forwarded to the Treasury, the First National will, in either event, be entitled to credit, as an offset to its indebtedness. As reported above, blank forms have been prepared for the presentation of claims against the bank.

Secretary Richardson says the statement of Jay Cooke & Co. is much better than was expected, and that advices received at the Treasury show a decidedly improved condition of affairs throughout the country.

WASHINGTON, Sept. 27.—The Secretary of the Treasury is no longer troubled with telegrams of inquiry from financial sources. No excitement was visible at the Treasury Department, and the Executive Department is equally free from it, since the official announcement that the President and Secretary could do nothing more to relieve the pecuniary embarrassment. No suggestions have been received from any quarter. The Treasury is discharging its business with no interruption in any branch, and all the officials are as calm as if there had been no financial storm.

An arrangement has been made by which the London house of Jay Cooke, McCulloch & Co. will honor all the Government drafts on the London house of Clews, Habicht & Co. Beyond this there has been no change in the agency.

WASHINGTON, Sept. 27.—A meeting of the Bank Presidents was held to-night in the National Metropolitan Bank to take action relative to the financial panic, and to adopt measures looking to the aid of each other, and if possible prevent the enormous drain of currency from the city to New York, Philadelphia, and Baltimore. Every bank in the District was represented, except Riggs & Co., and the leading member of that firm was prevented from attending by a previous engagement, but will be governed by any arrangement the others may make. The meeting lasted about three hours, and, without resulting in anything definite, was adjourned until to-morrow afternoon. It seems to be the impression that the bankers to-morrow will adopt the course taken already by other cities. Measures will also be taken to establish a controlling committee. It was stated that, unles some measures be adopted to prevent a drain of currency from Washington, there will be no money here for ordinary business in less than a week. In one day this week over $200,000 were drawn out of the banks here by Baltimore alone, and the amount for other cities has been very large.

TREASURY PROGRAMME.

The Secretary of the Treasury will not for the present issue a programme for the sale of gold and purchase of bonds next month.

BOSTON.

Special Dispatch to The Chicago Tribune.

BOSTON, Sept. 27.—At a meeting of the officers of the Boston banks this morning, the resolution was taken to follow the course of the New York banks and suspend currency payments. There was but little discussion. It was evident that when so many were suspending, to hold out longer would only subject them to an embarrassing and dangerous drain. The step was solely a measure of self-protection forced upon them by the action elsewhere. Checks for small amounts for the current uses of business will be paid as usual.

THE SITUATION HERE

differs from that in New York in one particular. There they have pooled their resources; here they have not. The resolution adopted at the meeting was as follows:

WHEREAS, The banks in all the large cities in the United States have deemed it prudent and expedient to suspend currency payments for large amounts; therefore,

Resolved, That the Boston banks, as a precaution

CITY REAL ESTATE.

FOR SALE—IMPROVED BUSINESS PROPERTY—Store and lot 38 West Madison-st.

428 South Halsted-st.

720, 722, 724 and 726 West Madison-st.; cheap for cash.

762 West Madison-st., store and lot.

466 Madison-st., house and lot.

350 West Van Buren-st., brick store and lot.

140 South Halsted-st., store and lot.

50 Blue Island-av., brick store and lot.

85 and 85 Blue Island-av.

RESIDENCES.

292 West Tyler-st., $4,500.

4 brick houses on Throop-st., near Tyler, $7,500 and $8,500.

2 new houses on Fulton-st., near Wood, $6,000 each.

343 Fulton-st., frame house, lot 102x210, $10,000.

706 Hubbard-st., $3,000.

2 brick houses corner Honore and Jackson-sts., $12,000 for both.

115 North Lincoln-st., cottage, $2,500.

459 West Washington-st., $16,000.

9 Centre-av., $3,500.

126 Walnut-st., $3,500.

726 West Washington-st., $7,500.

51 South Green-st., $7,500.

312 South Lincoln-st., $5,000.

436 West Adams-st., $12,000.

701 Fulton-st., $6,500.

179 Winchester-av., $3,500.

342 Park-av., $3,500.

Oglesby-st., near Jackson, cottage, $1,600.

556 Fulton-st., cottage, $3,000.

411 Park-av., $4,500; monthly payments.

10 houses on Sangamon-st., near Monroe; cheap.

40 acres fronting Central Park; will be sold in 6¾ acre blocks at very low prices and on easy terms.

Call and examine our list of West Side property.

D. COLE & SON,
198 West Madison-st.

FOR SALE—OR EXCHANGE—COUNTRY PROPERTY.

$3,000—Nice residence in town of 1,500 inhabitants, with physician's practice of $6,000 per year; will bear investigation.

$3,500—Nice house, every convenience.

$6,000—Improved farm, 70 miles from city.

$10,000—Best fruit farm at St. Joseph, Mich., 20 acres.

$4,000—Business block in Minnesota.

$5,000—Elegant house, 4 acres adjoining nice town, 60 miles from city; every improvement.

$4,500—Elegant house, 10 acres (more can be added); one of the best pieces of property in the market, 65 miles from city.

$6,400—Improved farm; no better in the State.

HOPKINS & CO.,
112 Dearborn-st.

FOR SALE—$4,500—12-ROOM NEW DWELLING and lot on VanBuren-st., just east of Hoyne, south front. T. B. BOYD, 180 West Washington-st.

FOR SALE—$4,600—9-ROOM COTTAGE AND LOT, with barn, between Lincoln and Robey-sts., on Washington, south front. T. B. BOYD, 180 West Washington-st.

FOR SALE—HOUSE AND LOT IN GOOD NEIGHborhood; house in first-class order. For price and terms inquire of owner, 209 Thirty-sixth-st., half block east from Michigan-av.

FOR SALE—OR TO RENT—THOSE TWO ELEgant marble-front houses, Nos. 607 and 609 West Monroe-st. Inquire of the owner, next door west.

FOR SALE—1,000 RESIDENT AND BUSINESS lots on Madison, Monroe, Jackson, Van Buren, Polk, Twelfth, and Thirteenth-sts., and on Ogden, Oakley, Western, Campbell, and California-avs. Will take in first payment accounts against Savings Banks. Apply to 20 Miller-st., near Harrison and Halsted.

FOR SALE—$1,600—24x115 FOOT LOT ON HARrison-st., between Loomis and Laflin; must sell. T. B. BOYD, 180 Washington-st.

FOR SALE—HOUSE, LOT, 11 ROOMS, NEWLY PAper, good order; value if taken soon; monthly payments if desired; $3,500 will buy. No. 889 West Washington-st.

FOR SALE—VERY CHEAP—DESIRABLE BUSIness party paying 18 per cent above all expenses. R. M. OUTHET & CO., 181 East Madison-st., Room 7.

FOR SALE—BY M. O'BRIEN, 279 BLUE ISLAND-av.—Lots on West Twelfth-st., between Paulina and Wood, $200 each. Also, on Southwestern-av., $1,000 each. One lot bet. Twelfth and Taylor-sts., $800.

FOR SALE—CENTRAL BUSINESS PROPERTY, worth $4,000, for $2,500. Will take certificate of deposit in Lombard Investment Co. G. E. LEWIS DODGE, M. D., 42 South Sangamon-st.

FOR SALE—THE SAFEST INVESTMENT IN THE world—$1,500 cash, and the balance in monthly payments, for the elegant 2-story and basement brick house, all modern improvements, gas in every room, bath-room, water-closet, speaking-tubes, 9 rooms, 6 large closets, wood-shed, etc. Call any part, any day or morning at No. 3 Vincennes-place, on Thirty-eighth-st., between Vincennes and Langley-avs.

FOR SALE—BY F. EVANS & CO., 160 LASALLE-st., room 3—Lots on Blue Island-av. for sale; some first-class bargains in cottages and houses on West and South Sides. Will sell on terms to suit. Also large list of unimproved and improved residence property. Will sell and take lots as part pay. Acre property—A select list of acre property. Will sell on terms to suit, or exchange for desirable property. Also farms adjoining Rumboldt Park; will trade for house and lot.

FOR SALE—I WILL TAKE CERTIFIED CHECKS on any bank in Chicago for lots at cash prices. O. J. STOUT, 71 Randolph-st.

FOR SALE—HOUSES AND LOTS NEAR CENTRAL Park, on easy terms; monthly payments if desired. S. W. KNOFF, 145 LaSalle-st., Room 14.

FOR SALE—16 BANKS, 25 BY 125, ON LEAVITTst. only $500 each; save 50 per cent; bank deposits; no suspension. H. F. COY, 162 Washington-st.

FOR SALE—OR EXCHANGE FOR GOOD IMPROVED city property (lots or acres), a good brick house near Western-av.; modern improvements; large lot. H. F. COY, 162 Washington-st.

FOR SALE—DO YOU WANT A HOME? PUT IN your savings. I have 5 houses and lots on Michigan-av. for sale on monthly payments. Thirty-third street cars, which will sell on monthly payments. Possession given at once. Price from $6,000 to $7,000 each. Inquire of H. O. STONE, Room 9, 146 East Madison-st.

FOR SALE—SAFETY DEPOSIT—A FEW LOTS IN South Division in improved neighborhood. Put your surplus funds in them. Only $100 down, balance on long time; cheaper than savings banks. Call on the corner. D. C. GEARY, 74 West Madison-st.; title perfect.

FOR SALE—A COUPLE OF NICE COTTAGES ON Thirty-third and South Dearborn-sts. Will sell at a bargain, and on easy terms, if taken at once. KESLER BROS., 124 Clark-st., Room 5.

FOR SALE—THE BANKS ARE ALL CLOSING, but real estate remains solid. We have yet 50 very fine lots left on Lake Park-av., cheap for cash; title perfect (not bank title), in good location, and rapidly increasing in value, at least 25 per cent per annum. Bank certificates taken at par. Also, 5 lots on Cottage Grove-av., cheap. No trouble to show property. Call on D. S. INGHAM, 64 South Desplaines-st.

FOR SALE—SIX-ACRE FARM, VERY DESIRABLE, plenty fruit, good buildings, $2,000 cash, balance to suit. Brand farm, $1,200 cash, balance to suit; very cheap. HOPKINS & CO., 112 Dearborn-st.

FOR SALE—GOVERNMENT LANDS IN MISSOURI with perfect title guaranteed, at unusually low cash prices. Speculators and trading men will please address J. CHRISTMAN, St. Louis, Mo.

FOR SALE—OR EXCHANGE—TEXAS LANDS FOR merchandise, country or city property; 50,000 acres of the choicest lands in the State will be offered for a short time only, on exceptional terms for cash or trade. Look toward this, the greatest of States, now is the time for the poor, the speculative, and the rich alike to look to Texas. McDONALD & ATKINSON, 154 LASALLE-st.

FOR SALE—FRUIT FARM, WITH FIRST-CLASS improvements, and choice varieties of fruit, situate 3 miles from Rockford, Ill. Will be sold or exchanged for inside city property at a bargain, if taken soon. Inquire at Room 6, Nisbet Building.

FOR SALE—HALF-PRICE—$5 PER ACRE WILL purchase a fine quality of land and perfect title, near railway and county seat of Hancock Co., Iowa. NICHOLSON Organ Factory, 62 East Indiana-st.

FOR SALE—OR TO RENT—FARM, NEAR TOWN near Chicago; 181 acres; 125 acres timber, oak and hickory; good house, barns, etc., stock, tools, grain, etc., for sale in whole or in part to suit. Apply to A. H. ALLEN, 121 Milwaukee-st.

SUBURBAN REAL ESTATE.

FOR SALE—SPLENDID BUILDING LOTS, 50X132 feet, at North Ravenswood. Prices, $10 per foot and upwards, on easy terms. Convenient to society, churches, and schools, and in a rapidly-growing neighborhood. An investment of a small amount of money now must yield large returns. Examine the property. Desirable dwelling at Ravenswood, and 62 feet of land, $3,800, easy terms. ROBERT GREER, 84 LaSalle-st., Room 2.

FOR SALE—CORNELL—THE BEST SUBURB TO invest in. You are sure of a rise in values; choice lots, and bargains in acre property; small payments down; no cash required from those who will build; 70 passenger trains each day. Call and go and see the property. CALKINS & REMSEN, basement 159 LaSalle-st.

FOR SALE—CORNELL—70 PASSENGER TRAINS; commutation fare, 12½ cents. I have a special bargain in 5½ acres, very little cash needed; balance time. Address M 67, Tribune office.

FOR SALE—A CHOICE BARGAIN IN SUBURBAN real estate at Cornell. Fourteen lots, splendidly located; will sell by the single lot; small cash payments, balance monthly or to suit. Address M 85, Tribune office.

FOR SALE—A BLOCK OF 50 LOTS (FIVE ACRES) at Desplaines, only $300 per acre; easy terms. IRA BROWN, 161 LaSalle-st., Room 4.

FOR SALE—$1,000 WILL BUY A 7-ROOM COTtage and 66 feet of ground on Drexel boulevard, near Fifty-fifth-st. boulevard.

66 feet front on Madison-st., near Fifty-ninth-st.

50 feet front on Ogburn, near North-av.

40 feet front on Market-st., near Randolph.

Parties wishing to double their money in a short time, and put it where it will be safe and do the most good, should look after the above. B. KENNEDY, 146 Clark-st., Rooms 56 and 57.

FOR SALE—BY J. H. KEELER, 145 CLARK-ST., Adamson., a car Jefferson Park, fine corner lot, 50 foot front, at a reduced price.

Adamson., near Wood, 100x183.

Van Buren-st., corner Sacramento-av., 80x125.

Halsted, near Bushnell, 99x165; $1,000.

Indiana-st., near Thirty-fifth-st., lots at $100 per foot.

3 acres near Harrison-st. and Hyman-av.

3 acres on Chicago-av.

10 acres south of city, near Brighton House.

20 acres near South Chicago harbor.

FOR SALE—CHEAP CITY LOTS—HOMES FOR men of moderate means, upon State, Arnold, Butterfield, Buddan, Hanover, Halsted, Emerald, and Dashiell, Twenty-seventh, Thirty-third, Thirty-fourth, Thirty-fifth, Thirty-ninth, and Forty-fourth-sts. Also, upon Archer, Wentworth, Shieffelin, and Blanchard-avs. Small payments down, balance in 5 years; interest 6 per cent; title perfect. Call and examine. Apply to the owner, HENRY W. CHIPMAN, 154 Monroe-st.

FOR SALE—TWO GOOD HOUSES, JUST FINISHed, desirably arranged, modern improvements, reasonable rent, near Union-park, corner of Wood and Fulton-sts. Apply at 135 Park-av.

FOR SALE—A COTTAGE HOUSE AND LOT, 262 South Jefferson-st. Will be sold at a sacrifice for cash, or on easy terms. Call on the corner. D. C. GEARY, 74 West Madison-st.; title perfect.

FOR SALE—A COUPLE OF NICE COTTAGES ON Thirty-third and South Dearborn-sts. Will sell at a bargain, and on easy terms, if taken at once. KESLER BROS., 124 Clark-st., Room 5.

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FOR SALE—NORTH CLARK-ST. 40 FEET ON North Clark-st., near Ohio. SNYDER & LEE, 14 Nixon Building, northeast corner of Monroe and LaSalle-sts.

SUBURBAN REAL ESTATE.

FOR SALE—TO INVESTORS—I WILL OFFER A bargain to parties who desire to purchase an acre property for subdivision.

10 acres on S. 40 th, Lake View.

Inquire of the owner, MERRILL LADD, 134 Madison-st.

FOR SALE—AT A BARGAIN—BY GOLDEN & FRESHWATERS, 88 South Clark-st., Room 16:

40 acres in Sec. 11, 39, 13. 40 acres in Sec. 13, 39, 13.
40 acres in Sec. 14, 39, 13. 10 acres in Sec. 14, 39, 13.
373½ acres in Sec. 19, 39, 13. 160 acres in Sec. 13, 39, 13.

FOR SALE—HALF-ACRE LOTS AT WASHINGton Heights; a free ticket for three years to each buyer; subdivision now ready. Jno. E. HENNESSEY, Room 3, northeast corner Madison and LaSalle-sts.

WANTED—FOR A CASH CUSTOMER, HOUSE and lot in good locality, worth about $4,200. Must be a bargain. Also some cash to loan on mortgage on houses and lots. A beautiful home of 6 acres, orchard, etc., in the town of Wheaton, to exchange for house and lot; will assume incumbrance. A. McDONALD, agent, Room 4, 186 Madison-st.

WANTED—A NICE HOUSE AND LOT AT RIVERside in exchange for a house and lot on Wabash-av.; also, lot 20 feet on Prairie-av., residence part of the Division, in exchange for block of brick dwellings well rented.

WANTED—FOR CASH, A COTTAGE AND LOT; must be cheap, in location, and of perfect property. Address GEORGE A. BLOCK, 488 North Clark-st.

WANTED—TO PURCHASE, $20,000 WORTH OF Chicago real estate, part cash and improved suburban residence property. CANFIELD & MATTESON, 60 LaSalle-st.

WANTED—A HOUSE AND LOT, EAST OF STATE and north of Fifty-fifth-st., worth $3,000 to $5,000, for cash and valuable acre property. SELDEN FISH, 125 LaSalle-st.

WANTED—A FARM OF 40 TO 100 ACRES WITHIN 20 miles of the city. W. H. VAN ORNUM, Room 9½ Methodist Church Block.

WANTED—CITY PROPERTY, WITH OR WITHout improvements, for suburban property. W. H. VAN ORNUM, Room 9½ Methodist Church Block.

COUNTRY REAL ESTATE.

FOR SALE—644 ACRES IN HARRISON CO., IOWA, only 2 miles from railroad station, only $2.25 per acre. J. BARNEY, 163 East Randolph-st.

FOR SALE—GOOD FARMING LANDS THROUGHout Iowa, Southern Minnesota, Illinois, and Kansas. Good investment in a panic. Send for list, specifying what county wanted, to W. J. BARNEY, 163 East Randolph-st.

FOR SALE—I WILL SELL OR EXCHANGE FOR city property or goods, a nice business property in Woodstock, McHenry County, Ill., 40 acres from Chicago, 1¼ miles from village. For particulars call at 34 North Clark-st. JOHN McMAHON.

FOR SALE—A WELL IMPROVED FARM OF 160 acres, 20 acres of timber, good house and barn; plenty of fruit, 6 miles from Rockford, Ill., 1 mile from Cherry Valley; also a 2-story and basement brick and stone building, in the centre of Rockford, Ill., well rented for 5 years past for $1,200 per annum; terms Chicago property returning income. Apply to M. D. OGDEN, M. D., 161 Wabash-av.

FOR SALE—120-ACRE FARM, VERY DESIRABLE, plenty fruit, good buildings, $2,000 cash, balance to suit. Brand farm, $1,200 cash, balance to suit; very cheap. HOPKINS & CO., 112 Dearborn-st.

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REAL ESTATE WANTED.

WANTED—TO LEASE—A LOT 40X100 FEET, south of Lake, east of LaSalle, north of Adams-st., for a first-class livery stable; owner of land to build the stable. Apply to GEORGE H. SAMPSON & CO., 144 LaSalle-st., Otis Block.

WANTED—REAL ESTATE, FOR CASH; A RESIdence lot between Fulton and Harrison-sts., Ashland-av., and Robey-st.; also, J. E. HENNESSEY, Room 3, northeast corner Madison and LaSalle-sts.

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WANTED—CITY PROPERTY, WITH OR WITHout improvements, for suburban property. W. H. VAN ORNUM, Room 9½ Methodist Church Block.

HOUSEHOLD GOODS.

ANY ONE WISHING TO FURNISH A NEW house will save time and money by addressing G 14, Tribune office, who has a fine furnace and gas-fixtures for sale.

FOR SALE—OR WILL EXCHANGE—FOR HORSES the furniture of eleven rooms. Inquire at 189 West Jackson-st.

FURNITURE AND CARPETS IN USE LESS THAN two months for sale cheap, at 325 West Adams st.

FIRST-CLASS OAK, MARBLE-TOP, AND MIRror-back sideboard; cost $65; price $45. Also, several black-walnut parlor suits, ornament-table for $7. Lace curtains, small pictures, &c., cheap. 643 Michigan-av.

FOR SALE—3 FINE PARLOR BASE-BURNING coal stoves, cheap, at 409 South Dearborn-st., near Twenty-ninth.

FOR SALE—ONE NICE BLACK WALNUT SIDEboard nearly new, and 200 yards of brussel carpeting, slightly used; also, one ebonized parlor set, cheap; also, 2 splendid wardrobes, cheap for cash. Inquire at 541 Wabash-av., third floor, front room.

FOR SALE—COOKING-STOVE, STEWART NO. 8½, complete, furniture and connections in good condition. Parlor cooking-stove, Wild Rose, No. 9, nearly new, in perfect order, $14. 209 North Wells-st.

FOR SALE—A FULL SET OF HOUSEHOLD FURniture cheap; and suit of rooms, for housekeeping, on second floor, at $18 per month. Call at 940 Butterfield-st.

FURNITURE OF ALL KINDS ON INSTALLMENTS at lowest cash prices. Chamber suites, parlor suites, lounges, bureaus, tables, chairs, etc. Call and examine our stock and prices. Empire Parlor Bedstead Company, 232 and 234 Madison-st.

HOUSEHOLD GOODS OF EVERY DESCRIPTION at auction on Wednesday, Oct. 1, at 10 a. m., by WILLIS, LONG & CO., Auctioneers and furniture dealers, 198 and 199 East Randolph-st.

HIGHEST PRICE PAID FOR SECOND-HAND FURniture, carpets, stoves, &c. Call or address JAMES HANNEGAN, 228 State-st.

I WILL PAY THE HIGHEST CASH PRICE FOR stoves, carpets, etc.; will buy large stocks of goods, or small lots; will sell cheap for cash. Have a large lot to sell cheap for cash. S. P. BAMBERGER, 655 West Lake-st.

PARTIES DISPOSING OF FURNITURE, HOUSEhold goods, stock in trade, or any description of goods, consult their interest before selling same in calling on OSGOOD & WILLIAMS, 45 South Canal-st.

PARTIES HAVING GOODS TO BE SOLD AT THEIR residences at auction to the highest bidder will please send them in on Monday and Tuesday, so we can place them ready for the large sale on Wednesday morning, at 10 a. m.; also in the evening, at 7½ o'clock. HODGES & CO., Auctioneers, 613 West Lake-st.

SUSPENDED AND WISH TO CLOSE OUT LOT of frame or brick houses, with cellars and all the modern improvements, on very easy terms. Also, fine building lots near the lake or depot, that will surely make you money. WARREN, KERLEY & CO., 186 Dearborn-st.

FOR SALE—SACRIFICE!—NOW IS THE TIME TO buy; I am obliged to sell, and I offer 4 lots corner of Lake View, near Lake Shore; 10 acres in S. 25, 14, near Boulevard; 625 feet front, 12 lots, in Irving Park, near depot; 2 miles from Lake; and entitled to choice water; 5 houses and lots and 60 vacant lots in Evanston; 2 houses and 50 lots in Glencoe. MERRILL LADD.

FOR SALE—ACRE PROPERTY ¼ LESS THAN cost; 5 lots, within 10 rods of the finest-built Washington Heights property given away. For bargains please address H 71, Tribune office.

FOR SALE—AT NORWOOD PARK—10 LOTS 33X150; 2 lots, 66x150; $10 cash, $10 per month, no interest. F. M. FOX, 126 LaSalle-st.

FOR SALE—AT A SACRIFICE—73-123 FEET fronting on Harron-av. and Montrose boulevard, Irving Park, for quarter in block for three days. HOPKINS & CO., 112 Dearborn-st.

FOR SALE—NEAR BRIGHTON HOUSE, 4 NEW cottages and lots; 4 rooms, closets, and pantry. $300 cash, balance $10 per month. E. J. ANDERSON, 76 Walnut-st.

FOR SALE—AT HALF PRICE, FINE LOT, 2 blocks east of the South Parks, and near Fifty-fifth-st. Only $600; one-third cash. Payment taken in check on Chicago banks. Nicholson Organ Factory, 62 East Indiana-st.

FOR SALE—ONLY $25 PER ACRE. 20 ACRES, about 22 miles south of Chicago, near Thornton, on Danville & Vincennes Railway. Abstract complete. Address H 74, Tribune office.

FOR SALE—SOUTH ENGLEWOOD—ONE ACRE close to depot. $1,750; must be sold; great sacrifice. Address H 74, Tribune office.

FOR SALE—OR EXCHANGE FOR CITY RESIdence property, block 104, slab, undulating ground, at Norwood Park, 20 minutes' ride from Kinzie-st. depot. Apply to J. E. STANLEY, 117 Franklin-st.

FOR SALE—IRVING PARK DWELLINGS AND lots on easy terms; will build to order sidewalks and water-works connection without extra cost. B. T. RACE & CO., 167 Madison-st.

FOR SALE—1¼ ACRES AT DESPLAINES GROVE, with fifteen rooms, corner splendid building site and fine for garden, fruit, or poultry raising; $1,600; terms of monthly payments. I will take Savings Bank book accounts on Chicago banks. EDMUND G. STILES, 92 East Madison-st., corner Dearborn.

FOR SALE—$250 PER ACRE—IN SEC. 13, TOWN 37, Range 13, in ¼ of mile of Lovitts Station, 1 miles west of Stock Yards, 14 miles from Chicago; 20 acres offered in Cook County. Make us an offer; we are bound to sell. It is better than banking money. T. B. BOYD, 180 West Washington-st.

BUSINESS CHANCES.

AN OLD ESTABLISHED GROCERY AND LEASE in one of the largest thoroughfares of the city, stock about $1,500, an invoice next. This offer will bear investigation. Stock complete and everything in running order. Bad health only reason for selling out. Have closed $10,000 in this stand in 8 years. Nothing for good will, and rent very cheap. Apply with cash only, or certified checks, to MR. ALLEN, Real Estate Office 95 South Clark-st.

A LEASE AND FURNITURE OF A BOARD AND lodging house for sale. No. 138 and 140 West Washington-st.; reason for selling, proprietor going West.

AT ONE-HALF THEIR VALUE—FOR SALE—THE most elegant dining-rooms in the city, that will pay from $2,000 to $4,000 per year. Only a small amount required down. Address H 85, Tribune office.

A HALF INTEREST IN THE ELMORE EUROPEAN Hotel and West Side Bathing House, 120 and 122 South Halsted-st., for sale. For particulars inquire at office. J. HAYES & CO.

A GOOD BUSINESS CHANCE: $150 IS ALL THAT is required; no humbug; business done on the square. Call at 129 West Twelfth-st.

A SPLENDID CHANCE TO ENGAGE IN BUSIness. None but F. and A. Masons need apply. 192 West Madison-st.

A LAUNDRY FOR SALE, CLEARING $20 PER week. Well Located; Good, steady business. Can be bought cheap for cash. Address H 19, Tribune office.

A SALOON DOING A GOOD BUSINESS FOR SALE; rent cheap; the owner has other things to attend to. Address D 7, Tribune office.

A GOOD SALOON AND BILLIARD HALL FOR sale, doing a good business, in a good business part of the city. Address D 7, Tribune office.

A FINE CIGAR-STAND FOR SALE, OPPOSITE the Palmer House. Inquire at the fruit-stand, corner Jackson-st. and Michigan-av.

A QUARTER OR HALF INTEREST FOR SALE IN an old-established paying business of its kind in Chicago. One man with $2,000 or $40,000 capital, and who is competent to take a leading position, a rare opportunity is offered. Address J 56, Tribune office.

A PRIVATE FAMILY ON WABASH-AV., NEAR the Palmer House, would rent for the winter, handsome front room, with board, to a gentleman and wife or two gentlemen. House has all modern improvements. References cheerfully given. Address J 54, Tribune office.

A LAGER-BEER SALOON FOR SALE. APPLY AT 67 East Madison-st.

ANY PERSON KNOWING THE ADDRESS OF B. T. Dregin, will confer a favor upon him and the writer, by addressing J 82, Tribune office.

A GROCERY, DOING A PROFITABLE AND INcreasing business. A clean stock of goods in store, bought for cash, amounting to about $7,000. Will sell for part cash, and part good notes. Address H 77, Tribune office.

A LAUNDRY DOING A GOOD BUSINESS, AND A the furniture of the dwelling, for sale very low; part of the same building for a boarding house, as the owner is going South. Call at 19 South Clinton-st.

BUSINESS CHANCES—IF YOU WANT TO BUY, sell, or trade for a business chance, call at our old established offices, the largest in the West, where you will find any description of business chance on sale or exchange, requiring capital from $200 or less to $50,000; all of which will have strictest investigation, which is our court. We take no property which is in other agents' hands, and we guarantee a speedy sale. The negotiation of partnerships is one of our specialties, and we have now some of the best businesses in the city, where parties wishing to invest can purchase an interest. To parties having real estate, city or country, anxious for business, we have a large selection of chances where the owners will trade for real estate.

$1,500—GROCERY STOCK (RETAIL AND jobbing).

$2,500—Grocery store, well located.

$1,400—Grocery store (West Side).

$4,250—Variety and confectionary store.

$5,000—Boot and shoe store, West Side.

$900—Neat little grocery (Milwaukee-av.).

$350—Bakery and confectionery store.

$3,500—Saloon, Madison-st.

Any of the above will be exchanged for good property and some cash.

HOPKINS & CO., 112 Dearborn-st.

TO EXCHANGE.

I WILL EXCHANGE SOME HYDE PARK REAL estate and cash for stock of goods, piano, horse and buggy, or furniture. For particulars inquire of P. PERKINS, 1,000 Lake-st., Oak Park, Room 9½.

TO EXCHANGE—THOMAS & CO., EXCHANGE 1 offices (the largest in the West), 48 South Clark-st., Chicago. We have over $250,000 real estate, Chicago and country, to exchange for merchandise and stocks of goods of every description; also $100,000 business chances with stocks of goods to trade for cash and real estate, country lands, &c. Also, 1,000 farms, with 50 boarders, 2,500 farms, with 100 boarders, and wagon and railway work, which we have good city lots or suburban property to trade for with some cash. If you have got anything to trade, call and examine our list.

COUNTRY PROPERTY FOR TRADE.

620 acres fine land 40 miles from Chicago.

A splendid farm, 160 acres, Iowa, improved.

A splendid farm, elegant residence and 250 acres, Will County, Ill.

A fine residence, grounds, &c., Geneva, Ill.

Fine farm and 5-story house, Nebraska, 160 acres.

Splendid farming land, 160 acres, Cass County, Iowa.

Fine farm of 80 acres, Indiana.

Lots at Henry City, Ill., Council Bluffs, Iowa; farms in Adams, Outagamie, and Crawford Counties, Wisconsin. Splendid property. Medium-sized farm.

PERSONAL AND CHATTEL PROPERTY FOR TRADE.

$1,200 trees of any size, from a nursery at wholesale current rates.

$1,200, billiard hall and sample room.

$3,500, grocery store, horse, and wagon.

$1,200, grocery store, horse, and wagon.

$3,000, manufacturing business, Chicago.

$1,500, grocery store, horse and wagon.

$1,000—Hair store and ladies' enameling parlors.

$300—Laundry, first-class, Wabash-av.

$1,000—Saloon and billiard room, West Side.

$300—Manufacturing jewelry and stone-cutting, city.

$1,200—Millinery and dressmaking, first-class.

$1,000—Planing-mill (old established), South Side.

$5,5 0—Genta' furnishing goods, first-class, South Side.

$1,800—Splendid grocery store, with horse and wagon.

$6,000—Lumber-yard and planing-mill, South Side, Illinois.

$6,000—Merchant-tailoring business and stock.

$1,000—Intelligence office, making $2,000 per annum.

$1,800—Sample-room and saloon, West Side.

$15,000—Furniture manufactory, West Side.

$3,000—Hard wood and lumber yard.

$400—Laundry, doing $125 a week, West Side.

$1,500—Grocery, bull and saloon, West Side.

$1,800—Fashionable first-class boarding-house.

$600—Cigars, news, and stationery, West Side.

$600—Meat market, doing a fine business, north Side.

$2,500—Vinegar factory, well fitted up, West Side.

$1,000—Boarding-house, full of boarders.

$3,000—Old-established boil-hanging business, city.

$600—Commission business, profits $300 per month.

$2,0—Cigar store, taking $38 a day.

$1,300—Grocery store, horse, and wagon.

$1,500—Sewing machine business.

$1,600—Boot and shoe store, West Side.

$6,000—Educational Institute, with all the furniture, fixtures and fittings of a 13-room house.

$2,000—Boot and shoe store, South Side.

$3,500—Grocery store, with horse and wagon.

$400—Meat markets, West Side.

$2,500—Grocery store, horse, and wagon, West Side.

Most of the above business will be sold very low for cash and real estate, or traded for country property. Now is the time to buy. Call and see us if you have money or real estate.

Business Chance Brokers, 48 South Clark-st.

BEST CHANCE IN THE CITY—LEASE AND FURniture of 8 rooms; rent $30. Price $250. We have five of them rented for $54. Call at 359 South Clark-st.

BARBER SHOP FOR SALE—AT A BARGAIN. NO. 97 West Madison-st.

BLACKSMITH'S SHOP, A FIVE YEARS' LEASE for sale; good location; corner State and Forty-ninth-sts. Owner is going to California.

CIGARS, TOBACCO, STATIONERY, NOTIONS, Canal-street store and fixtures, and good, steady customer trade, very cheap for sale. Reason, death of proprietress. Call at 34 Milwaukee-av.

CONFECTIONERY AND BAKERY, WITH STOCK and fixtures for sale on reasonable terms, or trade for other property. Apply at 390 West Madison-st.

CIGAR STORE FOR SALE, CHEAP. INQUIRE of DR. LANE, 356½ State-st.

CONFECTIONERY, ICE CREAM, AND CIGAR stand for sale; doing a good business; long lease; cheap rent. Apply, from 9 to 12, on Monday, at 129 West Indiana-st.

CIGAR, CONFECTIONERY, FRUIT OR LUNCH stand for sale cheap; 212 East Madison-st. Call Monday.

CONSTABLE SALE OF A LARGE STOCK OF FINE cigars, meerschaum pipes, tobacco goods, and also two fine silver-plated show-cases, on Monday, Sept. 29, at 10 o'clock, noon, sharp. Will be sold for cash, in greenbacks, at the southwest corner of Quincy and LaSalle-sts. PHILLIP KOEHLER, Constable.

DRY GOODS NOTIONS—THE BEST STAND ON the South Side for sale; everything in splendid order. Owner has other business to attend to, and must sell. Capital about $3,000; one-half down and balance on time. Address H 49, Tribune office.

DRUG STORE. I WANT TO SELL MY DRUG store, corner Hoyne and Van Buren-sts.; stock and fixtures all new. This is one of the best chances in the city for one wanting to go into the drug business. For particulars, see WM. L. HARCOURT, 144 North Morgan-st.

DRUG STORE FOR SALE—A BARGAIN CAN BE had if application is made at once. Long and favorable lease. M 13, Tribune office.

DRUG STORE FOR SALE, ONE OF THE OLDEST established and best paying in Chicago. Address H 18, Tribune office.

FIRST-CLASS SALOON, AT 94 NORTH CLARK-ST., for sale or exchange; cheap.

FOR SALE—SALOON CORNER HALSTEAD AND Archer-av.; good corner for business. I would take trade in part, as the owner is not a saloon man. Call and see it. BARNETT, 233 Forest-av.

FOR SALE—AT A BARGAIN, TO CLOSE PARTnership, a stock of groceries, and fixtures complete, with 4 good trade. Cheap rent; no bonus asked. For further particulars call at 126 State-st.

GOOD CIGAR STORE FOR SALE, ESTABLISHED in excellent locality, and doing good business; good reasons for selling. Apply 165 South Halsted-st.

GROCERY AND LIQUOR STORE, DOING A GOOD cash business, for sale. A good stock of groceries and liquors, horse and wagon, all for sale cheap. For particulars, call at the corner of Wentworth and Egan-avs.

HOTEL FOR SALE—CHEAP—WITH GROUNDS and outbuildings; a first-class large house, and doing a good business. C. H. BECKWITH.

IF YOU WANT TO BUY, WE WILL TAKE BANKbooks on the savings banks as cash, and balances on any of the National banks. Also, will exchange to enter business and use your capital, which is now likely to be locked up for six months. THOMAS & CO., 48 South Clark-st.

I HAVE A LARGE VARIETY OF BUSINESS chances, representing all branches, first-class, reliable, and excellent. J. C. HUSZAGH, 39 East Madison-st., Room 13.

LAUNDRY FOR SALE AT 323 WEST MADISONst.; cheap for cash; business averages $100 per week. Reasons for selling, leaving the city.

LAUNDRY BOOKING $400 PER MONTH; LIVING room in connection; $350 will buy within 4 days. 301 West Van Buren-st.

LEASE AND FIXTURES OF A LARGE FIRSTclass mechanics' boarding-house, for sale. Terms easy. C. DELLAR, 120 Clark-st.

MEAT MARKET FOR SALE AT 569 ERIE-ST., cor. corner of Lincoln. Reason for selling, business elsewhere; will sell cheap.

MEAT MARKET FOR SALE—THE OLDEST ESTABlished market on the North Side, doing a No. 1 business; other business the cause of selling. Apply at once at 76 North Clark-st.

NOW IS YOUR CHANCE, IF YOU WANT TO GO into the meat, poultry and butter business. We are doing a good cash business, and improving every day; sold on account of the proprietor going East. Inquire of JOHN J. MILLER, 126 State-st.

OYSTER AND ICE-CREAM SALOON, DOING A good business, for sale cheap. Inquire at No. 138 West Randolph-st.

ONE HALF OR THE WHOLE INTEREST IN THE best paying office business in the city. Capital required, nearly nominal, and profits over 100 per cent. A rare chance for a medical practitioner. Inquire of DOCTOR, 61 Perry, Morris & Sultzer's Job Printing Office, 136 State-st., third floor.

RARE CHANCE TO MAKE MONEY—A GOOD lunch and oyster stand to rent. Apply at Kingsbury Music Hall Sample-Room, 49 and 51 North Clark-st.

RARE BUSINESS CHANCE—LUMBER YARD AND planing-mill for sale or exchange on Iowa Central Railroad, Cedar Rapids & Minnesota Railroad, for sale; a well-established and paying lumber trade; will sell both

MONEY AND COMMERCE.

MONETARY.

SATURDAY EVENING, Sept. 27.

As the banks and the people progress in this struggle to "restore confidence," they will eventually discover that they have been struggling in the dark against a difficulty they have misunderstood, and called it by a wrong name.

There is much talk of loss of confidence, and yet it is generally claimed on all sides that the banks are solvent and will be able to pay all their depositors. What is it then in which people have lost confidence? Unquestionably it is the average mercantile credit represented by bank balances. The depositors believe that the banks will be abundantly able to pay them off with something as good as they gave, viz.: checks and mercantile paper, but the depositors want something better than they gave, hence the demand for currency.

Instead of this being a struggle on the part of the banks to re-establish public confidence in themselves, they are, without knowing it, struggling to lift the average mercantile credit of the country to a par with the credit of the Government.

But the banks, laboring away to overcome what they persist in regarding as only an abnormal scarcity of currency, have gone to work in New York, Boston, Cincinnati, and other places to supply the temporary deficiency of currency by an issue of Clearing-House loan-certificates. This being only another kind of currency, based on the average mercantile credit which the banks are trying to lift to a par with the Government credit, it is not at all surprising that in New York these Clearing-House loan-certificates are already at a discount of from 3 to 4 per cent as compared with greenbacks. The more there is issued of them, the more they will depreciate, because they are good for nothing except to circulate among a little clique of banks in the Clearing-House. The result of their use will be simply to circulate round and round among these few banks until they winnow every dollar of greenbacks out of their vaults and the banks will be in a much worse plight when they come to the final crash than if they had never used the loan-certificates.

The average mercantile credit of the country as a basis of circulating currency of any kind would perhaps never be so good under any circumstances as the credit of the Government. But in the present case it must be remembered that the mercantile credit of the country at large has been much injured by the recent collapse in speculative schemes. It is, however, also true that credit has been injured more in some parts of the country than others. It has undoubtedly been damaged more in New York than in Chicago, and the loan-certificates of a Chicago Clearing-House Association might not depreciate so much as those of New York Association. But, after all, the principle upon which the certificates are issued is wrong, and any issue of them in any place can result in no permanent good.

Currency will never flow into the present banks again except under one of two conditions: the average mercantile credit of the community must be raised to a level with Government credit by a liquidation of the present indebtedness of the banks to their depositors, or else the credit of the Government must be depressed to a par with the present average mercantile credit of the country by the issue of a flood of greenbacks. In unprecedented circumstance in financial affairs has occurred. There has been an abnormal expulsion of the currency from the banks. It has placed us in a position where we are obliged to elect which we will do: whether we will liquidate and begin on a *new basis of mercantile credit*, or whether we shall demand a new era of greenback inflation.

If we elect to begin on a new basis of mercantile credit, there is also every reason why it should not also be on a specie basis of prices. There is *now* a tide in our affairs which, if taken at its flood, will certainly lead on to the happy result of placing the financial affairs of this country on a firm basis of specie values. There is now such a flood of gold leaving Europe for the United States that it even threatens the suspension of the Bank of England. If we remove the obstruction of the Legal-Tender act, so that this gold will circulate as money instead of being a mere commodity as now, it will stay with us; otherwise it will flow back to Europe again just as soon as the foreign demand for our breadstuffs ceases, and the rate of foreign exchange turns against us.

The greenbacks and National Bank notes cannot get out of the country. Greenbacks would still be a legal tender for all debts contracted prior to the repeal of the act, and also for taxes. They would still circulate as a depreciated currency as compared to specie. But as they are simply the non-interest bearing bonds of the Government, and as they would, sometime, necessarily be funded into bonds bearing some rate of interest, there would be no reason for any great depreciation.

But the great demand for them to pay off the enormous mass of present indebtedness would keep them in active circulation.

At first glance it might seem that this conclusion of things would make a necessity for the Government to resume specie payments, but there is no reason that this should be the case. The Government should some time fund its greenbacks, that would be all the resumption required.

THE LOCAL SITUATION.

In applying the above remarks in regard to the liquidation of the deposits to the local situation, we do not wish to be understood that the banks should give legal notice that they will go into voluntary liquidation, and quit the banking business. We can that they should settle up at once, finally and completely, with every depositor who demands the settlement of his account. If the bank cannot command currency enough to do this, it would be an evidence that the depositors do not regard the assets of the bank, and particularly its bills receivable, as being based on good credit. The only way for a bank to do is to pay on demand. When it has got rid of all deposits, except such as the depositor is *perfectly willing should remain*, the bank will be on a new basis of credit. When such a condition is reached by any bank in this city or elsewhere, currency will be deposited in it, and not before.

VOLUNTARY LIQUIDATION.

The Manufacturers' National and the Second National have definitely stated their intention of going into voluntary liquidation, under the 5th section of the National Currency act. We have no figures from the Second National that would give much insight into its affairs. From the

MANUFACTURERS' NATIONAL

we have the following: Deposits, $900,000. Gross assets, $1,500,000, as follows, viz.: Funds immediately available, including cash and exchange, $125,000; cash items, $45,000; bills receivable, $1,180,000. Margin between the outstanding circulation and the market price of the bonds deposited to secure it, about $110,000. Other bonds and stocks considered good, $78,500.

THE THIRD NATIONAL

is all probability, resume business again just as soon as it can turn its assets into cash to an extent that will give it a good supply of currency. Nobody doubts the ultimate solvency of the bank. Temporarily, the collections of the bank have been turned over to the Commercial National—F. H. Eames, President.

THE COOK COUNTY NATIONAL

will probably resume business early next week. The Union National is undetermined what to do, and no final decision will proably be made for a few days yet.

THE DECREASE OF DEPOSITS

in the Chicago banks during the past week has been enormous. From actual figures, taken up this morning, we estimate the decrease of deposits in the banks of this city during the week up to that time at *over eleven millions of dollars*. The greater portion of this has been sent out in currency to banks in the country. The aggregate of the commercial deposits in the city has, therefore, been diminished about 40 per cent in the week.

COMMERCIAL.

SATURDAY EVENING, Sept. 27.

The following were the receipts and shipments of the leading articles of produce in Chicago during the past twenty-four hours, and for the corresponding date one year ago:

	RECEIPTS.		SHIPMENTS.	
	1873.	1872.	1873.	1872.
Flour, brls	8,474	6,310	5,581	4,874
Wheat, bu	178,430	106,502	33,143	45,386
Corn, bu	103,420	238,315	181,734	230,092
Oats, bu	45,808	88,302	26,872	72,092
Rye, bu	3,978	10,689	1,742	4,100
Barley, bu	29,493	73,770	66,113	40,419
Grass seed, lbs	117,070	108,345	.....	34,382
Flax seed, lbs	188,900	203,422	83,600	23,400
Broom-corn, lbs	12,000	44,800	.....	20,500
Cured meats, lbs	96,940	114,650	346,919	104,036
Beef, brls	.....	.....	70	5
Pork, brls	.....	.....	130	101
Lard, lbs	4,170	46,728	76,730	59,670
Tallow, lbs	4,390	20,135	.....	.....
Butter, lbs	64,715	64,000	18,400	37,650
Dressed hogs, No	9	.....	.....	.....
Live hogs, No	1,028	10,314	4,710	12,630
Cattle, No	369	1,484	314	1,409
Sheep, No	317	966	.....	891
Hides, lbs	109,670	77,335	21,470	113,220
Highwines, brls	73	134	3	115
Wool, lbs	109,615	55,922	232,054	22,589
Potatoes, bu	1,228	1,841	.....	60
Lumber, m feet	3,821	2,608	2,718	1,618
Shingles, m	2,325	2,560	1,653	1,814
Lath, m	610	684	240	227
Salt, brls	15,599	.....	238	1,702

Withdrawn from store on Friday for city consumption: 3,490 bu wheat; 2,206 bu corn; 7,323 bu oats; 2,260 bu rye; 429 bu barley. Withdrawn from do during the week: 24,413 bu wheat; 13,927 bu corn; 40,152 bu oats; 11,787 bu rye; 7,463 bu barley.

The following grain has been inspected into store this morning up to 10 o'clock: 476 cars wheat; 280 cars corn; 6,000 bu No. 1 do; 6,000 bu high mixed do, and 17,750 bu No. 2 do by canal; 28 cars oats; 13,700 bu No. 2 do by canal; 11 cars rye; 66 cars barley. Total (861 cars), 362,000 bu.

The following were the receipts and shipments of breadstuffs and live stock at this point during the past week and for the corresponding weeks ending as dated:

RECEIPTS.	Sept. 27, 1873.	Sept. 20, 1873.	Sept. 28, 1872.
Flour, brls	48,535	38,768	34,261
Wheat, bu	1,151,010	1,348,765	607,205
Corn, bu	1,088,680	1,149,696	1,056,305
Oats, bu	313,118	341,274	387,180
Rye, bu	34,485	50,631	97,208
Barley, bu	270,942	271,312	146,994
Live hogs, No	58,756	61,188	48,871
Cattle, No	13,838	20,748	18,480
SHIPMENTS.			
Flour, brls	35,037	32,379	22,863
Wheat, bu	606,387	1,085,194	520,043
Corn, bu	1,089,236	820,944	973,212
Oats, bu	261,694	281,343	268,818
Rye, bu	10,206	45,155	20,830
Barley, bu	151,592	130,239	303,077
Live hogs, No	31,527	47,873	30,443
Cattle, No	5,601	10,925	8,490

The leading produce markets were quiet today, but firm. There was no special increase of confidence in the financial situation, nor any particular encouragement in the tone of advices from other points, but a strength which resulted from the fact that the great mass of operators had at last reached a point where some of them could assume the position of masterly inactivity, and the others could do nothing. The action of the Board of Trade yesterday had cut off option trading for the present, except in settlement, and the bona fide sale of property to be delivered during the early part of next month, and thus extinguished at one stroke a large part of the trading usually witnessed on 'Change. The receipts were larger than yesterday in grain, but not heavy, and holders were not in a hurry to sell, while there was no pressure on the market to dispose of stocks in store, as the weak-shouldered ones had already sold out, or been sold out, during the earlier days of the panic. Hence the leading cereals were decidedly strong, in presence of numerous orders to buy cash grain and pay the currency therefor. There was plenty of money on the floor for this purpose, principally for wheat, corn, and barley, but the holders thereof operated quite cautiously lest they should induce a further advance in prices by seeming to be anxious to buy. They could not, however, prevent a radical rise in wheat, which was wanted by several parties at once, while they did succeed in holding down other markets to nearly the figures of the day previous.

Taking it all together the produce business of to-day developed a feeling which sufficiently proves that it is healthy, and can be tied to; also being on the mend. There really was no necessity for a panic in Chicago, any way. The sudden collapse of ever so many air-castles, the disappearance of a few cookes who had supervised the boiling of a big speculative pot, and even the loss of all the clews to the secrets of the financial world, has not made our wheat and corn worth one cent per ton less than two weeks ago, though it may have lowered the selling price by reason of scarcity of the circulating medium. But the millions of Europe are short of bread to-day for the current harvest year, to a much greater extent than we are short of currency. They must have something to eat, and can only obtain enough by purchasing every bushel that we have to spare. There is, therefore, no reason for alarm. A great deal of money has already arrived here to pay for our breadstuffs, and a great deal more is on the way. The consequence of this will be that instead of being short of money, Chicago will have much more than her general average, though its distribution to the lower classes may have received a check, the effects of which will not disappear for some time. Those who are able to judge think that our coming packing season will be more active, if anything, as a consequence of the present stringency, and that the grain trade of the fall and winter will be unusually active.

One immediate effect of the stringency is the resolve with many of our business men to send no more goods into the country, unless the cash accompanies the order. This will necessarily restrict trade for a while, but the interruption can only be of short duration, after which business will be renewed even more actively for the temporary check it has received.

The most disastrous consequence of the panic is, however, the threatened suspension of work by some of our manufacturers, and the cutting down of force by some traders, for the reason that they find it difficult to raise money enough to make prompt payments to their workmen. It is sincerely to be hoped that these rumors are large exaggerations of the facts. Certainly the present situation does not warrant any widespread discharge of workers, as the money now coming in for produce will make the local market much easier within a few days, and, with a restoration of confidence, money may be again abundant before the close of the coming week.

There was scarcely any trading on Change this morning from 9 to 11 o'clock, owing to the suspension of option deals, and some of the members amused themselves in various ways, which, though not disgraceful, were so much out of order, that they were called to rights by the Secretary, and requested to remember that they were gentlemen. The reminder was enough; and the appearance of cash buyers at 11 o'clock, found employment for most of them, either in watching or trading.

The dry goods trade was again reported slack. A fair number of orders from interior and local merchants were placed, but the amounts called for were generally small, and the aggregate distribution was the lightest for many days. In values there were no decided changes, the general market maintaining the firm tone that has characterised it for a number of weeks past. There were no new features to note in connection with the grocery market. In some quarters a slightly increased demand was reported, but the general market was devoid of animation, orders continuing few and small. Prices were nominally firm, and were without change. The situation of the butter market was much the same as on the preceding days of the week. Aside from good to choice qualities, which were in fair request to supply local consumptive wants, there was no considerable movement, shippers being out of the market. Prices were steady at 22@28c for desirable table qualities. Cheese was dull and weak. Country holders seem to be getting nervous, and in their anxiety to unload they are offering their goods at a reduction of 1@1½c from the prices demanded ten days ago. But just at present there are no large buyers at any figure, and at the moment values must be considered nominal. Bagging was but little inquired for, and the market is lacking in strength. The decline in the raw material, and the improved condition of the supply, taken in connection with the diminished demand of the past few days, induce an easy feeling, and orders would be filled at a concession from last week's prices, of a ½@¾c. Coal met with a fair inquiry at firm and unchanged rates. Nothing new was developed in connection with the fish and dried fruit markets. Orders were comparatively few, and the amounts called for were generally light. About former prices were being realised. Hay was not inquired for, save by local consumers, and, though the offerings were limited, the market was weak and unsettled. Hides met with a small demand only, and sold irregularly. No change was noted in the leather, pig iron, paints, and tobacco markets. Oils were moving with fair liberality at generally firm but unchanged prices.

Trade at the lumber yards is slackening up, owing to the condition of our finances; and dealers are generally disposed to confine themselves as much as possible to a strictly cash business. Considerable lumber is still being shipped into the country in answer to orders, but all are operating with caution. There was rather more stir at the sale docks, and several cargoes were disposed of, though generally under stipulations which were favorable to the buyers. Metals, tinners' stock, and iron were rather quiet but without change, as far as prices are concerned. Nails meet with a moderate inquiry at $4.75, rates, with 12½c off to the trade. Building materials, cooperage, and naval stores were inactive and nominal. There was a moderate inquiry for wool on New England account, which served to prevent the market from being in a state of inactivity. There was no particular change in prices, though they were rather easy. Hops and broom-corn were dull. Green fruits were selling to the retail trade in a small way at various prices. The supply was liberal, particularly of grapes. Potatoes, poultry, game, and eggs were dull and lower.

Hay on track was nominal on 'Change at $15.00 for prime timothy; $14.00 for No. 1 do; $12.00 for No. 2 do; $10.00 for mixed do; $11.00 for prime prairie; $9.00 for No. 1 do; and $8.00 for No. 2 do.

Highwines were quiet and firm at the reduction noted yesterday, New York being quoted a shade better. Sales here were reported of 100 brls at 90c currency, and more could have been obtained at the same price; but not less than 92c would have been accepted where the purchaser could only pay in bank checks.

Lake freights were more active, but 1c lower on Buffalo rates, while there was a big falling off from the last reported Canadian rates. There was a fair demand, but the recent depression has increased the supply, so that carriers were obliged to yield. Rates by sail were 7½c for corn and 8½ for wheat to Buffalo, and 15c for wheat to Kingston. A total of fourteen charters was reported, which will carry out 53,000 bu wheat, 124,000 bu corn, and 83,000 bu oats.

Provisions were dull in the absence of buyers, with no particular demonstration on the part of holders, but a rather weak feeling all around, in sympathy with the decline in hogs. Mess pork was quoted lower for cash lots, but unchanged on options for winter delivery. Lard was a shade easier all round. Meats were lifeless, and our quotations may, therefore, be somewhat wide of the truth. The market was nominal at the following range of prices: Mess pork, cash, or seller September, $13.75@14.00; do seller October, nominal; do seller December, $12.50@13.00; seller January, $13.00@13.25. Lard, cash or seller September, 7¾@7¾c; summer do, 8@8¼c. Lard, seller November, 7¾@7½c; seller December, 7¾@7¾c; do seller January, 7¾c; do seller February, 7½c. Sweet pickled hams quoted at 9@11c for winter, and 8¼@10c for summer. Dry salted meats steady at 7¾@7¾c for shoulders; 8¾@8¾c for short ribs; and 9½c for short clear. Boxed shoulders, 7¾@7½c. English meats, 8¾@8¾c for short ribs; 9¼c for short clear. Summer-cured meats quotable at ½c below these prices. Green hams (16 lbs) at 8c asked, seller December. Short ribs, seller December, at 6¾@6¾c, boxed; do short clear, 6¾@7c; do shoulders, 4¾@4¾c. Bacon is quoted at 8¾c for shoulders; 9¾c for clear ribs; 9¾c for short clear; and 13@13c for hams, all packed. Mess beef, $8.75@9.00; extra mess do, $9.75@10.00; beef hams, $23.00@23.50. City tallow, 7¼@7½c; grease quotable at 4¾@6¾c. Sales were limited at 1,250 tcs lard, seller January at 7½c last evening.

The *Daily Commercial Report* gives the following as the shipments of provisions from this city for the week ending Sept. 25, 1873, and since Nov. 1, 1872; also comparative figures:

	Pork, brls.	Lard, lbs.	Hams lbs.	Shoulders lbs.	Middlings, lbs.
End'g Sep. 25, '72	1,423	2,477	761	174,800	1,607,638
Same week, '73	775	5,050	250	304,700	603,000
Since Nov. 1, '72	354,899	213,460	94,800	41,566,500	169,214,276
Same time '71-72	107,452	178,160	35,011	34,602,600	106,622,853

Flour was dull and little better than nominal. There was a little more looking around early; but the prices bid were so low that dealers could not accept them, and held off for better times, in view of the fact that wheat was stronger, and stocks of flour are not large, though the receipts exhibit a slight increase. We cannot yet give a trustworthy range of quotations. Bran was steady and quiet. Sales were restricted to 100 brls white winter extras on private terms; 100 brls spring extras at $6.00; 100 brls do at $5.50. Total, 300 brls. Also, 10 tons bran at $10.50 on track.

Wheat was quiet but strong, being 4@5c higher on cash lots, which now constitute the bulk of transactions, as there is very little option trading except in the way of settlement. There were a good many orders on the floor, accompanied by the cash, but buyers held off till towards noon, being afraid of causing an advance by their bids. They then took hold liberally, taking about all that was offered of the speculative grade. They at first offered 93c, then consented to pay 94c, rose with the demands of sellers to 99c, and then withdrew, the market closing firm at 98c. Options were also firmer, in sympathy with cash, though the whole range was scarcely so high as on Friday. Seller October sold at 97c@$1.01, closing with sellers at $1.01 in settlement, and steady at $1.00 without settlement. Seller November sold at $1.02½@1.04. No. 1 spring was in fair demand by local millers, closing at $1.05. No. 3 spring closed firm at 88c. Rejected was almost nominal at 75c. The prospect of wheat is decidedly good, especially if the market be not overwhelmed for a few days to come with fresh receipts. There is a good profit at present prices, for shipment, and New York was quoted to-day as firm, with an upward tendency. 3,200 bu No. 1 spring at $1.05; 2,800 bu do at $1.04; 3,200 bu do at $1.03; 13,800 bu No. 2 spring at 99c; 67,200 bu do at 98c; 800 bu do at 97½c; 3,200 bu do at 97c; 29,600 bu do at 96c; 20,800 bu do at 95c; 6,600 bu do at 94c; 3,000 bu do at 93c; 1,200 bu No. 3 spring at 90c; 4,000 bu do at 89c; 4,400 bu do at 88c; 2,800 bu do at 87c; 800 bu do at 86c; 8,400 bu do at 85½c; 5,000 bu do at 85c; 800 bu rejected at 75c. Total, 183,600 bu.

Corn was moderately active, and much steadier, averaging about ½c higher on the whole range of prices. There was a good demand from the short interest, for settlements, the line yet out being estimated at several million bu, but the longs were not very anxious, feeling that there is a good prospect for a rise; hence not very much was done in this direction. The cash department was decidedly more active, there being buyers with the currency in their hands for all the offerings, though they dropped back two or three times during the session when they found that the market was assuming a firmer phase than suited their views. A considerable proportion of these purchases was for direct shipment to New England points, but some was taken by local speculators to carry through into better times, and a little was picked up by October shorts, who were able to fill their contracts at 1¾@2c per bu less than they would have had to pay in the ordinary way of settlement. Cash No. 2, or seller the month, opened at 34c, and advanced to 35c as the close. Seller October sold at 36@36c, and closed firm at 37c. Seller November was nominal, with buyers at 41c. Rejected was very quiet at 33c. Cash sales were reported of 1,200 bu No. 2 at 35½c; 1,200 bu do at 35½c; 83,000 bu do at 35c; 35,000 bu do at 34¾c; 45,000 bu do at 34½c; 5,000 bu do at 34¾c; 5,000 bu do at 34⅛c; 25,000 do at 34c; 800 bu rejected at 33c. Total, 201,200 bu.

Oats were in good demand, and averaged 1c higher on cash lots, which were wanted, to a fair extent, by parties who had the currency in their hands, but did not buy very liberally owing to the fact that holders advanced their views more than buyers had anticipated. The market opened at 27c and advanced to 28c, closing at about 27½c for regular and 28c for fresh receipts. Seller October, in settlement, opened at 28c, declined to 27, and closed strong at 29½c, though there were very few outstanding deals. Rejected closed at 26c. Cash sales were reported of 18,200 bu No. 2 at 28c; 15,000 bu do at 27½c; 1,800 bu do at 27¾c; 2,400 bu do at 27¾c; 10,000 bu do at 27c; 600 bu No. 2 white at 30c; 600 bu do at 29c; 600 bu do at 28c; 600 bu rejected at 26c; 600 bu do at 25½c. Total, 50,400 bu.

Rye was quiet and a shade easier, at 62c for cash No. 2, and about 63c in settlement, or to pay in a day or two. Cash sales were limited to 400 bu No. 2 at 63c; 5,400 bu do at 62c, and 400 bu No. 3 rejected at 59c. Total, 6,200 bu. There was a good demand for rye to be paid for with checks, but holders generally preferred keeping their property to selling for anything but cash on the nail.

Barley very quiet and irregular, averaging a little higher on No. 2, and somewhat lower on No. 3, which was but little wanted. The speculative grade was in good request early, on the part of both local and Eastern brewers, and they bid $1.20 quite freely, but holders demanded $1.40, as if they expected to get it. Buyers stood around awhile, and then withdrew; the market then ranged at $1.18@1.20, closing firm at the inside. No. 3 closed firm at 95c. Cash sales were reported of 800 bu No. 2 (to arrive) at $1.22; 2,800 bu do at $1.20; 400 bu do at $1.19; 1,600 bu do at $1.18; 5,200 bu No. 3, at 95c; 2,400 bu do at 95c; 800 bu rejected at 80c; 1,200 bu do at 79c; 400 bu by sample at $1.20; 400 bu do at $1.10; 400 bu do at 107½; 400 bu do at $1.00, on track; 400 bu at $1.20, 400 bu at 98c, delivered. Total, 17,600 bu.

EUROPEAN MARKETS.

The following is Beerbohm's dispatch to the Board of Trade in this city to-day: LONDON, Sept. 27.—London—Cargoes of wheat off coast quiet but steady. Several have been taken for the Continent. Weather in England fine. Liverpool—Wheat quiet; California, 12s 7d@12s 9d.

LATEST.

There was no trading in the afternoon, and the markets were nominally the same as above quoted, for the closing on 'Change.

It was rumored that 95,000 bu wheat was sold after 3 o'clock for October delivery, at 95c. Also, a vessel was chartered for wheat to Buffalo at 8c, and one for corn to do. Capacity, 31,000 bu wheat, and 60,000 bu corn.

CHICAGO LIVE-STOCK MARKET.

Review for the Week Ending Saturday Evening, Sept. 27.

SATURDAY EVENING, Sept. 27.

The receipts of live-stock during the week have been as follows:

	Cattle.	Hogs.	Sheep.
Monday	3,923	11,300	400
Tuesday	3,991	11,722	721
Wednesday	3,016	11,338	405
Thursday	2,229	9,177	739
Friday	369	1,028	317
Saturday	300	440	.....
Total	12,834	51,555	2,727
Last week	21,705	64,564	4,946
Week before last	13,820	61,105	4,924

Shipments were as follows:

	Cattle.	Hogs.	Sheep.
Monday	948	4,709	.....
Tuesday	1,306	3,227	600
Wednesday	389	9,695	.....
Thursday	969	6,923	.....
Friday	314	4,143	.....
Total	3,926	27,695	698
Last week	11,600	46,894	.....

Considering the obstacles that have impeded trade in all branches of trade, and the stagnation of business generally, the number of sales accomplished in this department has exceeded all reasonable expectations. The arrivals during the first half of the week were large, aggregating about 10,000 cattle and 41,000 hogs, and as a result there was a rapid depreciation in values, but the prompt and highly commendable action of Superintendent Sherman in refusing to receive further consignments save at shippers' risk, caused a marked diminution in the supply, and at the close the market wears a rather more cheerful look—more cheerful because receipts are expected to continue light, and because no further decline in prices is anticipated.

CATTLE—The market has been lifeless from the opening to the close. Shippers have taken a few car loads from day to day, but the total of their purchases, together with the number sent forward on owners' account, reached only about 4,000, or less than one-fourth of the stock offered for sale. Local butchers have supplied their wants at prices of their own making, and the average reduction on the grades usually taken by this class of buyers falls little short of 50c per 100 lbs. Towards the close of the week several feeders, for cash in hand, encountered the market and picked up several hundred head of stockers at low figures, common to medium lots selling at $2.50@3.25, and good to prime at $3.50@3.85. Several thousand cattle (enough to meet all probable demands for a week to come) remain in the yards unsold, and the market closes dull and nominal.

QUOTATIONS.

Extra Beeves—Graded steers, averaging 1,400 lbs and upward..... $5.75@6.00

Choice Beeves—Fine, well formed 3 year to 5 year old steers, averaging 1,300 to 1,450 lbs..... 5.25@5.60

Good Beeves—Well-fattened, finely formed steers, averaging 1,200 to 1,300 lbs..... 4.60@5.00

Medium Grades—Steers in fair flesh, averaging 1,150 to 1,250 lbs..... 4.25@4.50

Butchers' Stock—Common to fair steers, and good to extra cows, for city slaughter, averaging 900 to 1,100 lbs..... 3.00@3.75

Stock Cattle—Common cattle, in decent flesh, averaging 700 to to 1,050 lbs..... 2.75@3.85

Inferior—Light and thin cows, heifers, rings, bulls, and scalawag steers..... 1.75@2.50

Calves—Fair to choice veals..... 4.50@4.75

Cattle—Texas, Northern wintered..... 3.25@4.25

Cattle—Texas, through droves..... 1.75@2.75

HOGS—Add to the fresh receipts the stale hogs left over from the previous week, and we find the week's supply to have been fully 60,000. Of this number some 20,000 were taken by shippers,—principally for the New York and Boston markets,—and about 5,000 by local butchers, leaving somewhere in the neighborhood of 25,000 still remaining in the pens unsold. The inability for parties to transact any considerable business through the medium of checks and drafts so curtailed operations that the supply proved largely excessive, and up to yesterday night prices had receded a strong 30@40c, light-weights suffering most. The receipts of Thursday and to-day (only 1,469 head arrived) checked the downward course of prices, and the market closes steady at $4.00@4.35 for poor to extra heavy, and at $4.20@4.50 for light. To-day trading was limited to a few hundred head, chiefly at $4.25@4.35, only the latter grades were wanted.

SHEEP—Have been in light request on local account at $3.75@3.80 for poor to medium, and at $3.75@4.25 for good qualities. Receipts have been small, but about equal to the demand.

Queen Victoria at Balmoral.

London Correspondence New York Times.

The interior of the castle is as simple and unpretending as the exterior. It is handsomely but plainly furnished. The Queen's private rooms are on the ground floor, and open into the hall, immediately opposite a large statue of the Prince Consort in Highland costume, by Theed. There is another statue of the Prince in bronze, in the park, near the entrance-gates, and several cairns and piles of stones erected to his memory on the adjoining hills. There there are the dining-room, drawing-room, billiard-room, and library, all fitted up in the plainest way. The curtains and carpets are of tartan, either Royal Stuart, Hunting Stuart, or Victoria, and the thistle abounds in the moldings and other decorations. One of the pleasantest rooms in the building, with a study in the adjoining tower, is that which is set apart for the Cabinet Minister in attendance on the Queen. A large ball-room is provided for occasional festivities. In the grounds there is the same simplicity and absence of artificial effect. The natural foliage and vegetation of the scene have been preserved as far as possible, and the heather blooms as of old, beneath the firs and birches. The Queen can drive for hours within her own estate without going on the public road at all. A mile or two east of Balmoral, and, like it, close to the river, (which is here crossed, not by an ordinary bridge, but by a cradle slung from ropes), stands the homely old Castle of Abergeldie. Its gray, weather-worn towers, covered with moss and lichen, gleam through a dense fringe of birch-trees, celebrated in the old song of "The Birks of Abergeldie," which Burns changed to Aberfeldie. This is now the Highland home of the Prince of Wales.

The Queen's aim in the North seems to be to live as simple and natural a life as possible, and to avoid all fuss and ceremony. She is scrupulously diligent in attending to her public duties even during her holiday. Great boxes of papers are continually coming in and going out, and all these are carefully read and, if necessary, signed. The Minister in residence is in close communication with Her Majesty, and each day sees its work punctually discharged. In other respects the Queen's life is simply that of any private lady in good circumstances. She reads a good deal, keeps up a considerable private correspondence, takes walks and drives, and pays visits to the cottagers as well as to the gentry in the neighborhood. Her published drawings show that she is no mean draughtsman, and she still exercises her pencil in sketching. By the advice of her physician the Queen spends a great deal of her time in the open air in all kinds of weather. She is fond of long excursions to the wilder parts of the district, and drives at an extremely rapid rate. Relays of horses have to be kept constantly ready for her at Invercauld Arms, at Castleton, and also at Ballater. She walks through the grounds of the castle, or through the village adjoining, with one of her daughters, or a lady in waiting, and with only a single attendant carrying an umbrella, camp-stool and cloak. A keen recollection of faces and names is a hereditary faculty of the royal family. All the Georges had it, George the III. especially, and so have the Queen and the Prince of Wales. The Queen knows almost every resident at Crathie and Castleton by sight, and she is also much interested in learning all the details of their personal history. A new face is immediately pointed out, and questions asked as to its antecedents. The cottagers are getting used to it now, but at first there was not a little alarm and consternation when Her Majesty sent word that she was coming to tea; and even now the honor is sometimes felt to be rather embarrassing. She usually sends her own tea and teapot, and a room is set apart for her, where she receives her hostess, and has a good gossip with her about all the goings-on in the district. There is no other part of her dominions in which the Queen is so much at home among her subjects, and sees so much of them in their every-day life as here; and perhaps there is no other part in which she could afford to indulge in the same familiarities. There is a certain innate sense of courtesy and self-respect about the men and women of the Highlands which prevents them from forgetting their own position or taking liberties with their social superiors. This is, no doubt, a peculiarity derived from the old clannish system, under which the clansman was devoted, body and soul, to his Chief, but he, at the same time, a right to think a great deal of himself as being one of the Chief's kinsmen. At Windsor and Osborne, the Queen, although very thoughtful and considerate for the poor people around her, cannot get into the same intimacy with them as at Balmoral. There can be no doubt that this freedom of intercourse is one of the charms of Her Highland residence which Her Majesty appreciates the most. It is the touch of nature that makes the whole world kin. Elsewhere she sees the people only in their masses, and is shut up, as it were, in a peculiar world of her own. At Balmoral she can come out of this stiff and artificial world, and taste the flavor of ordinary human nature in its least sophisticated form. Complaints are sometimes made in the South that the Sovereign should spend so much of her time in the remote Highlands, away from the seat of Government; but the refreshing and invigorating effects of her visits to the North are really a benefit, not only to the Queen, but to the Nation. Balmoral and Abergeldie are the private property of the Royal Family, and are maintained at considerable expense. It is calculated that, including special trains and one thing and another, each trip to the North costs the Queen about £1,500.

BEETHOVEN'S CAST.

An Artist who Frightened the Great Master Out of His Wits.

From the Gazetta Musicale.

Danhauser, the painter, was an ardent admirer of Beethoven, whom he had met at many musical gatherings in Vienna. It is undoubtedly true that Beethoven was rather brusque, and carefully avoided forming any new acquaintanceship whatever, but Danhauser's frank and affable manners produced a very favorable impression on him. After the two had met accidentally several times, Danhauser thought he should like to take a cast of Beethoven's face, so as to preserve for posterity a faithful portrait of the great man. He mentioned his wish on the first opportunity, but Beethoven, under various pretexts, endeavored to avoid compliance, confessing that he had not the slightest wish to see his feature reproduced, and that he was too impatient to endure being posed. Danhauser, however, was not so easily beaten. He never ceased vaunting the merit of a model taken from Nature, adding that Beethoven owed it to posterity to hand down to them his features. Danhauser pleaded his cause so warmly that at length Beethoven yielded, and a day was named for him to go to the painter's house. At that time, besides painting in oil, Danhauser devoted a great deal of time to modeling, and inventing patterns, for a manufactory of furniture and wood-carvings, left him by his father.

Joseph Danhauser, a pupil of Peter Cranz, was born at Vienna, in 1805. His genre pictures are very valuable. Among the best known are "The Oculist," "The Opening of the Will," and the "Convent Supper." Many of his historical pictures, also, are worthy of notice, especially the picture which adorns the high altar of the Cathedral, Eylau, and which represents St. Stephen and Abraham repudiating Agar. Danhauser died in the flower of his age, in 1845, in his father's house, Vienna. His name has been given to the street he inhabited.

At last the day so impatiently expected arrived; the day on which Beethoven had promised to go to Danhauser's. The great composer kept his word, and was most warmly welcomed. After a short conversation, Danhauser prepared for work. Beethoven, after taking off his cloak and cravat, was requested to sit down.

"You will not hurt my head, I suppose," observed the composer, somewhat dismayed at the preparations he beheld going on.

Danhauser, tranquilized him, promising to be quick, so as to abbreviate as much as possible anything there might be disagreeable in the process. To Beethoven's great astonishment, the painter began by pasting thin strips of paper on his eyebrows, and by smearing with an oleaginous liquid all parts of his face where there was any hair. He then asked the composer to put a small tube to his mouth, and to shut his eyes. The reader must know that, to take the cast of a face, the latter is covered with tepid plaster in a liquid state. The plaster soon gets cold, and forms a solid mass, which, when removed, contains the exact lineaments of the countenance. The operation is exceedingly disagreeable for those subjected to it, because the face is, so to speak, walled in, and the patient can breathe only through a small pipe or tube. Besides this, the plaster, when drying, produces a very painful sensation, to say nothing of the fact that it is no easy matter to remove the hair adhering to the plaster is productive of pain. Danhauser had purposely omitted explaining all this to the composer, for fear the latter should refuse to undergo the ordeal. Beethoven had, therefore, not the slightest suspicion of what was in store for him. After the first few passes of the brush employed to lay on the plaster, he seemed alarmed, but when the plaster, in drying, began swelling and irritating his cheeks and forehead, he was both horrified and greatly enraged. He bounded to his feet, with his hair on end, and, while endeavoring to get rid of the latter, exclaimed:

"You are an imposter, a scoundrel, a monster!"

"For Heaven's sake, *Capellmeister!*" stammered Danhauser, confused and stupefied. But Beethoven, without allowing him to conclude the sentence, vociferated furiously:

"Blackguard—cannibal!"

"Permit me to—" said Danhauser.

"Keep off!" roared Beethoven. Flinging his chair away, and catching up his cloak and hat, he rushed toward the door. Danhauser ran after him to offer his excuses. But Beethoven, without deigning to hear a word, exclaimed: "Be off you villain, knave, assassin. Take care never to come near me, for I will strangle you!"

Having uttered these words he went out, swearing and stamping his feet, with his face all plastered over with white, like that of the spectar in "Don Juan." The door was slammed violently to, and the unfortunate painter, terrified and confused could still hear at a distance the maledictions and imprecations which the composer was hurling at his head. After that Beethoven would not hold the slightest communication with Danhauser. Every time he saw him, even at a distance, he flew into a passion, and avoided him as much as possible.

It was not long, however, before Danhauser did take a cast of the great composer's face, after all, and that, too, without exciting any outburst of rage. Beethoven was dead.

Wack

PERU.

A Breakfast in Lima---The Bill of Fare---Table-Manners.

A Call upon the Senoritas---How a Visitor Is Received and Entertained.

Appearance of the Peruvian Ladies---Belles that Are Fascinating, but Dirty.

Ignorance, Indolence, Sociality, and Merriment.

Special Correspondence of The Chicago Tribune.

LIMA, Peru, August, 1873.

I have often given you a letter descriptive of the outer life, manners, and customs of the Peruvians, but as yet nothing describing their inner and home ways of living.

As I have said in former letters, the Peruvians

BREAKFAST

at 11 a. m., having had a cup of chocolate, tea, or coffee, and a biscuit brought to them in bed at 6 a. m. The dusky Senoras and Senoritas all dress in white, loose, flowing wrappers (children and all), if among the wealthier classes; and the female portion of the house leave their long, heavy black hair hanging, in two loose plaits, down the back, matrons as well as children. Then, if the sea-breeze be very cool, they come out to breakfast in little crimson or blue cashmere sacques over their white robes; and the breakfast begins with soup. Nothing can be more delicious than these native soups; one, in particular, called chupe, made of a kind of crab (called camarons), like the English shrimp, but more delicious eating, and more resembling a lobster. These camaronas are boiled alive in new milk, to which is added rice, parsley, grated cheese, hard-boiled eggs, potatoes in halves, onions, and bread-crumbs. Then the fruit and melons are brought in,—many, however, preferring the fresh figs, melons, and bananas before the chupe. Then the fish, broiled or fried,—a salt-water fish, broiled, called corbina, very much like our Spanish mackerel in flavor; and small fish fried, called peskansia, like our fresh-water perch, except not so long. And now come the substantials: Fried bananas with poached eggs; mutton chops breaded; delicious beefsteak with fried potatoes around it,—the dish containing only enough for one person; lettuce and radishes made into salad; ham and eggs; and always the native dish of aquiqua, compounded of red peppers and potatoes, and so hot with Chili pepper that the tears start from your eyes as you swallow it. Then rice-cakes and picantie,—another fiery dish, made of mustard,—or a kind of curry and rice and tongue. Then comes coffee (never boiled, but condensed in French coffee-pots), and always clear as amber, and served in tiny Sevres China mugs, without milk or sugar (unless you ask for them); truly, a "nectar fit for the gods." Then cigars and claret come on, and the ladies light not only your cigars, but a cigarette for themselves, and you sit and chat at the table for half-an-hour.

THEIR MANNER OF EATING

is not exactly like ours. They use a knife quite as often as a fork, and the fingers more than either. One of their peculiar customs at the table deserves especial mention. If there is any little delicacy on their plate,—a bit of the breast of a fowl, a tender morsel of turkey, any little dainty that is inviting,—it is a very delicate compliment to a person sitting next you at the table to take up this "morceau" in your thumb and finger, and place it in that person's mouth from your own fingers. I have often seen a young Peruvian gallant pick up a bit of chicken, or a small piece of game, and convey it with his fingers into the mouth of the leading belle, although his fingers may drip with gravy, or (if it be preserved fruit) the juice may run down his wrist. It is the most delicate compliment; and any one refusing the donor the eating of these finger-bits would commit an unpardonable insult. There are no large dishes put upon the table, no platter or tureen served in large quantities. Every one at the table has a plate brought to him, and a plate set before him, and each course separately, that he may help himself to what he pleases. After one has finished or refused one course, another is brought and vegetables are served to different dishes. Roast beef or beefsteak and potatoes, boiled tongue and small French peas, veal-cutlets breaded, and salad with truffle for a head.

AS WE LEAVE THE BREAKFAST-ROOM

(we have been breakfasting in the glass balcony front, or in the rear), we open the glass doors, and find ourselves within an inner hall, running the entire four sides of the house, and paved with marble mosaics. If we are calling upon some of the fair Senoritas, we present our card to a little Cholo boy, asleep or nodding on a mat, and he rushes us across the hall, through glass doors, into the drawing-rooms, living-rooms, sitting-rooms, &c.,—all opening, by other glass doors opposite the hall, on to the paved inner court-yard. You find in the drawing-rooms English carpets of shining pattern and softest texture, chairs and sofa of gilt with yellow satin upholstering; immense mirrors, with side-tables called consoles, and a grand upright piano. It is not later than 2 p. m.

THE MOTHER

enters smoking a cigarette, wearing a black silk skirt and a red or blue sacque, and with her magnificent hair braided down her back in two plaits that almost sweep the floor. Advancing to you, she removes her cigar, spits upon the carpet, although it may be with velvet tapestry, and folds you in both arms to her matronly bosom, pushing your head gently down upon her shoulder, and patting you softly on your back. You may be embarrassed if a young man, at this first embrace; but when you find that the custom is universal, and answers to our hand-shaking, you soon become used to it. All classes meet and embrace. Young men and old women, old men and young ladies, and even children, all unite in this patting embrace, and rarely kiss.

IF THE DAUGHTERS

delay coming into the room, the mother opens the piano, and plays you some old national dances, sad, yet brilliant, in the plaintive minor key that Gottschalk so admirably imitated in giving us Peruvian melodies. Or she claps her hands and a native brings in a bottle of wine and fruits of various kinds, and you are expected to partake if ever so little. The daughters never keep you long waiting, if they are not at mass, or shopping; and, if at home, never excuse themselves. They wear white wrappers trimmed simply with native lace, and the heavy braids of hair like the Mother's. Conversation with them, you soon ascertain the extent of their acquirements in little French, and a knowledge of the geography and history of Peru. They seldom know more than to read and write Spanish, and know nothing else, and care to know nothing else but about Peru. As a natural consequence, they are very bigoted; and, should you describe to them other countries, invariably will express an interest, but respond, "Ah, yes! but I am better pleased with Lima ...(or Peru)." In their manners are charming, their reception of you hearty and sincere. They are very sociable and hospitable, free from apology, and have an air of charming freedom and naivete. They will go to the console, and taking an ornamental bottle of perfumery, pass it to you while talking, and

POUR A FEW DROPS

either upon the top of your head or on your neck at your collar. Should they fail to do this at your first visit, remember you are not expected even to call upon them again, and are either considered beneath their notice, or they will hold an aversion for you forever more. They all play the piano, harp, or guitar, very finely, often without reading by notes, and will play without urging. They are always ready for a dance, and dance gracefully and in perfect time. And you are almost fascinated by the soft, languid eyes, the clear olive complexion, the heavy black hair, all growing upon the head,—the liquid Spanish accent, the perfect ease of their manners, and the pleasure of your visit. But you soon see that they are

ILLITERATE AND VERY SUPERSTITIOUS;

that, though the diamonds flash upon their small, perfectly-formed, bare hands, the hands are not only dingy, but——dirty; that the nails are not clean; and that the tiny foot, peeping from the trailing white wrapper, often has either no stocking or a very dirty one, and almost always the slippers are torn and slipshod. If you admire the one large drop glistening in the little ear, half-hidden under the hair, you will see, besides the diamond, that neck and ear are not *too* clean, and this among the very first and wealthiest of Peruvian aristocracy.

Should you go into the nursery or sitting-rooms, you will find the mother lying on a lounge, or sitting indolently in an easy-chair, surrounded by rather dirty-faced children of all ages; children who crawl and clamber all over and around her; children with whom she sits upon the floor and plays,—herself a very child. And you cannot but admire the wonderful maternal love and tenderness of these dusky matrons. Every child, almost, has

ITS OWN CHOLO NURSE;

while every Peruvian household is overrun with children, it is more than overrun with colored nurses. Like the darkeys of the South with the children of a planter, these Cholo nurses swarm in every place where the children are, and all live in the greatest freedom together.

The mothers lead the most indolent of lives, and the daughters also. Sleep, dress, dance, flirt, and eat,—these are all they do; and the sons are sent away, at 10 years of age, to Germany or France, to school. The servants do all the sewing and embroidery; and a merrier, happier set of laughing, playing people than a Peruvian household cannot be found anywhere on earth.

As the breakfast consists of from ten to twelve courses, and is not done until about 1 the household do not dress for the day until about 4; and dinner is at 5 p. m.,—a very elaborate affair. Then all the family congregate in full dress, with powdered face and hair, and costumes of latest Paris styles. After dinner

THE SALON IS GAY

with young people, and music, dancing, cards, wine, and cakes; and not until after the bell has struck for midnight are the lamps put out and the gayety over. It has been truly said that a Peruvian's evening is always a gay one, for they never are quiet or alone at that time. Operas, bull-fights, opera-bouffe, and many national sports, make of their life a particularly gay and joyous one. All the members of the family, young and old, babies in arms and grandparents, gather in the salon, in the evening, after dinner; and, now that they have adopted the English custom of tea, at 9 o'clock, brought in and made at the table, with a biscuit or cracker passed around, a more social, pleasant group cannot be found than at one of these evenings at home with Peruvians.

It has often been

A WONDER TO ME

when the engaged members of the family found time to tell their loves, and meet for shy kisses alone, since, in all the families in the best society in Lima and Callao, the father and mother are the very last to retire, and leave the room only when the young people have all retired, and the young gallants and beaux have been bowed out. I saw, occasionally, a young couple in the embrasure of a window, or sitting behind some friendly curtain, but it is considered a great breach of etiquette for any thus to absent themselves from the family-group, and they are never allowed long to be by themselves. But when all seated together in family-conclave, I have seen a pretty wave of the fan, and a sudden uplifting of the dark eyelashes, that meant a "world of meaning and of love," to the fortunate one to whom it was addressed.

WALDA.

MAX ADELER'S HUMOR.

From the Philadelphia Saturday Evening Post.

SAWYER'S ONLY DEFECT.

When the Sawyers returned from their wedding trip, we of course called upon them. Mrs. Sawyer alone was at home, and, after a brief discussion of the weather, the conversation turned upon Sawyer. We had known him for many years, and we took pleasure in making Mrs. Sawyer believe that he had as much virtue as an omnibus load of patriarchs and martyrs, and the wisdom of Solomon, with a couple of editions of the revised cyclopedia thrown in. Mrs. Sawyer assented joyously to it all, but we detected a shade of sadness on her face while she spoke. We asked her if anything was the matter; if Mr. Sawyer's health was not good. "Oh, yes," she said, "very good, indeed, and she loved him dearly. He was the best man in the world; but —but—" Then we assured Mrs. Sawyer that she might speak frankly to us, as we were Sawyer's most intimate friend, and could probably smooth any little unpleasantness that might mar their happiness. She then said it was nothing. It might seem foolish to mention it; she knew it was not her dear husband's fault, and she ought not to complain; but it was hard, hard to submit, when she reflected that there was but one thing to prevent her being perfectly happy; yes, but one thing; "for oh, Mr. Adeler, I would ask for nothing more in this world if Ezekiel only had a Roman nose!" We did not mention the subject to Ezekiel when we met him, for fear of exciting him, but it is sad to think of two young lives being made miserable, and two loving hearts separated, just for the want of one Roman nose. But it is partly Mrs. Sawyer's own fault. Any woman who truly loved her husband might, we think, live happily with him if he had a nose like a bar of Castile soap.

FOOD FOR INFANT MINDS.

We have received the first number of a new Sunday-school paper just issued in Chicago. It has for its motto, "Onward to Heaven," and it contains a request for a notice from other papers. One of the most prominent items in it is the following:

Old Bangs was a little too fond of his bitters, and one day, after taking a snifter or two too many, he lay down by the roadside to sleep. A buzzard observed him, and, thinking he was dead, alighted on his breast and pecked him in the face. Whereupon old Bangs looked up and said, "You're a leetle bit too smart; I ain't dead yet."

We do not profess to know much about the best methods of instructing children, but this seems to us to be just the kind of intellectual food to fill the infant mind with a yearning for pure religion, and to dispose it to seek to find peace holiness. The child whose tendency to yield to the impulses of original sin impels it to walk in the path of wickedness, naturally would embrace the truth of Christianity with impetuous ardor, immediately after reading about the snifters of old Bangs, and if the allusion to bitters did not convince such an evil-disposed babe of the instability of all earthly happiness, certainly the conversation between Bangs and the buzzard would create an irrepressible longing for celestial joys. We can cordially commend such a paper as this.

THE HIRED GIRL.

There is one reason why we should regret to have the present trouble with domestic servants ended. It is because women derive so much pleasure from discussing the subject. Place two women together, and it makes no difference where the conversation starts from, it will be perfectly certain to work around to the hired-girl question before many minutes have elapsed. We have seen an elderly housekeeper, with experience in conducting the talk in the right direction, break into a discussion of Pythagoras and the doctrine of the transmigration of souls, and switch off the entire debate with such expedition that an unsophisticated listener would for some moments have an indistinct impression that the conversation referred to the inefficiency of Pythagoras as a washer and froner, and to the tendency of that heathen philosopher to take two Thursdays out every week. And when a woman has an unusually villainous hired girl, who burns up the coal, wastes the butter, mixes her hair in the biscuit, and stuffs her relations with the sugar, it is interesting to observe how she glories in the superiority of her sufferings to those of her neighbors, and how, as she tells of them, she gloats over her misery and feels good about it. A woman who has a really competent servant is always in a condition of abject wretchedness on such occasions.

Traveling Companions.

From the Pall Mall Gazette.

At this season of the year a man naturally falls to musing which of his friends would like to go touring with him. Say that A and B are chums of that sort who know all each other's anecdotes and foibles. They agree to go abroad for two months, and instantly comes the preliminary dispute as to where and how. "Where?" means though what country on the map, and "How?" shall it be in first-class carriages or on foot with dress-coats, letters of introduction and circular notes, or with nothing but a valise, a stick, and two pairs of double-soles? After much strife concessions are made on both sides, and it is settled that there shall be dress-coats for emergencies, but no letters of introduction; double-soles and sticks for picturesque regions, and first-class carriages where the land is barren. This is straw by lead to difficulties by-and-by, and A and B will certainly differ more than once as to what is picturesque and what not; but it suffices for the present, and nothing remains but a little hitch respecting the shortest or longest sea routes. It is a general rule, if A dislikes the sea, B will be a capital sailor; and let A keep a cautious eye on B and look well to his manœuvres, lest the latter should insensibly beguile him towards coasts, and by specious representations as to the smoothness of the sea, entice him on board a friend's yacht which shall cut capers with him during three weeks of horror and anguish in the Bay of Biscay. Such things have happened, and will again; but we are supposing that A is prudent, so that he and B start pleasantly, and have no words till they reach the Continent, when it turns out, as usual, that one prefers Bordeaux and the other Burgundy; one is for strictly native hotels, and the other for cosmopolitan houses of the new and huge sort; one wants to dine at the table d'hote, and talk with the other visitors, the other objects to any but dinners a la carte, and will form acquaintance with no man. These are small points; but then with what exasperating obstinacy they are clung to by both parties. At his club in London A may not care a straw whether he drinks Larose or Pomard, but as soon as he sets foot in France he launches a whole theory as to Burgundy being heating, while B, not to be outdone, talks sneeringly of Bordeaux as being a weak and washy vintage, only fit for old women. As to the hotels, A's preference for the native houses is based on the notion that if you visit foreign lands you should see the most of them, and that if you like to lodge in overgrown caravansaries filled with English, it would have been much simpler to go to Brighton, and remain there; but to this B retorts that the main point is comfort, which is only to be found in the most modern hotels, the smaller ones being sordid and unclean, though with a perverse inconsistency which can proceed from no other motive than that of making A's teeth gnash, B will have nothing to say to the table d'hotes at the big houses, because of their mixed company.

Fierce and many were the discussions which this mixed company promotes. There are men who can never go a journey without making friends all down the line. They begin on the steamboat, exchange cards with strangers, become hand and glove with persons of suspicious aspect, and if a pretty face supervene—which it inevitably does—plunge into courtships which, beginning in refreshment-room civilities, end anyhow or never end at all. If A be one of these affable souls, depend upon it, B will have just the contrary temperament, and protest with energy against being led into romantic groves or on to lonely beaches, simply that A may fall in accidentally with that handsome young person he met in the tram, and when it comes to a question of getting a dinner party and inviting that dingy fellow-passenger, whom A has discovered to be a most remarkable man, B strikes in disgust, and vows that it was not for this sort of thing that he left England. These episodes being oft repeated on the journey generally end by B's offering with friendly asperity to go asunder from A, since they are so dissimilar in their tastes, whereas A professes to repent, and goes for truly new few days whithersoever B leads him, though it seldom takes long before they are at war again, probably about guides. A likes a guide to tell him all about the ruined castles and to point out historical edifices in the streets; B thinks that the great fun is to wander about and discover things for one's-self, guides being liars every one and bores into the bargain—which remark also holds good as to the carriages which take one to battle-fields. B declaring that it is infinitely pleasanter to walk and get up an appetite. But the most vexed contentions of all arise as to Sunday occupations. If A has read up the aphorism of doing in Turkey as the Turkeys do—that is, attend theatres, horse-races, and ball-fights—for the first Sunday, and develop the strictest views concerning Sabbath observance, and as on these points a question of ways forced to yield—not without resolving mournfully, perchance, that next year he shall go touring along.

A nice kind of traveling companion to have is one who likes practical jokes. Generally demure, his propensity to mystify the world does not reveal itself till he is well under way; then he gets a portmanteau full of cigars through the custom-house by telling the officials that there is a young rattlesnake inside, and cheerfully tendering them his keys that they may see for themselves, or he requests a nervous old gentleman on the train to be careful and not kick his carpet-bag, because it contains a pound of dynamite, or he remarks audibly in a crowded carriage that a passenger who has got out is evidently but just recovering from the small-pox. Jokers thus facetiously disposed have been known to enliven their companions by expressing themselves publicly and in loud terms against the Government of the State where they are traveling, so that, as they pleasantly add, a detective has got into the carriage behind them, and is following them as conspirators. But these amusing diffhs are apt to terminate disagreeably. A, who has jocularly contrived to get booked as a conspirator, may be suddenly arrested in bed at cock-crow, where upon B spends a memorable week in hunting up the British Consul, telegraphing to the Foreign Office, being cross-questioned, by magistrates, and eventually obtaining A's release only to be ordered peremptorily out of the country with him. This climax, however, never damps B's spirits, and he will be certain to remember the adventure to all time as "that jolly day when you and I got into trouble."

Another pleasing variety of companion is the one who travels not solely for amusement, but for instruction. This sort of man does not care for cathedrals and museums, but will drag you through manufactories, over aqueducts, into tunnels and down sewers. His pockets are full of notes; he has appointments at sunrise; brings in men of science to breakfast, and comes back to dinner worn out and covered with mud, pitch, and coal-dust. The chances are he will want you to help him to compile a book, and send you proofs for revision all through the following winter; but much as you may suffer at his hands, he is perhaps less terrible on the whole than the artist companion. For a man who has no artist himself to be linked with a traveling companion who has brought a sketch-book, and may be an easel, with him is the crowning load of trial. Nothing, indeed, beats it, for there is no bearing up with the tribulation by merely racing about with the scientific friend, or by venting a furious indignation against the joker. The artist-companion encamps himself on the top of a bleak cliff, and tells you he has but to shall only be five minutes sketching that strip of the sea, whereas most often he is five hours. When you want him for lunch, he has clambered on to the roof to jot down the outlines of a steeple; when you just have ten minutes to catch the train, he has gone off down a valley with a swineherd in tatters who means to show him the devil's pass over a waterfall. If it rains, he talks of the fine effects of the mist bathing the mountain ridges; if the sun is baking hot, he invites you to carry his white umbrella into a plain where there is not the stump of a tree for shade; and, if it suddenly freezes, he feels he should like to take you out of doors at 1 in the morning to watch the moonbeams glinting over the hoar-frost. And, with a sickly want of candor, you are obliged to encourage these villainies, admire his landscapes, assure him that the pump in the hotel yard, which he has drawn on his millboard, is most true to nature, and that the waiter, who brings you up the vilest tea, has a fine Roman profile, and would do excellently for Curtius jumping down the gulf. When you get hold of an artist-companion you are not likely to forget it. There is a last species of fellow-tourists who must be classed apart—namely, the man who takes you off to Ireland, ostensibly to enjoy the lakes, but with the real and fell purpose, as you afterwards discover, of assisting him to canvass a constituency. This man, however, has no claim to the title of companion. He resembles the pens which pilgrims of yore were condemned to put into their shoes, though with this difference, that the pilgrims are said to have sometimes boiled the peas, whereas the law will not allow you to boil a politician.

History of Rats in Europe.

The last number of the *Catholic Magazine* contains an exceedingly interesting article on the history of rats in Europe:

"The late inundation of the Seine, which caused so many disasters, occasioned one of which there had been no expectation. In entering the sewers which open into the river, the waters drove on an immense number of rats, who were thus carried into the houses which stand upon the quays or in their neighborhood. The houses were completely overrun by these horrible creatures, and for a week their inhabitants made incessant raids upon them, by means of terrier-dogs, traps, and poison. In the Rue Sainte Julien le Pauvre, in one day one hundred and forty rats of enormous size were destroyed.

"Now, the question is, whence did the rats come which in such numbers invaded our shores? Without designing an historical course of ratology, there are many details which might be communicated regarding the origin of these creatures, which are of a very interesting nature; a rare book upon the historical curiosities of Paris, published about the middle of the last century, other works by erudite scholars, supply much information on the subject.

"The legions which were so unceremoniously dislodged the other day came from the borders of the Caspian Sea. But before speaking of these foreigners, a few words are in order about the brown rat—a rat which is almost extinct, in consequence of the war which for 100 years they have been compelled to carry on with the red, or Asiatic rat.

"The brown rat was himself an emigrant; his reign was by right of conquest, not of birth. He came with the barbarians from the North. As the surface was occupied, there was a corresponding occupation beneath it. There was the rat of the Goths, the rat of the Vandals, the rat of the Huns.

"The brown rat was the rat of the Vandals. When he came to France there was no one for him to dislodge in order to find room. The Gauls were not infested by any individuals of this kind, and must therefore have been rather surprised at the appearance of this unknown visitor.

"At the sight of the ravages by which he first betrayed his incognito, it might have been supposed that his coming was an immediate visitation of Divine justice. A passage of Gregory of Tours tells how the inhabitants of Paria, who could not account for this subterranean invasion in any rational manner, sought its explanation in a fable. Their town of Lutetia, they said, had always been secure from fires and the attacks of hurtful animals, by the protection of a god to whom they had offered homage, burying certain images in a consecrated place. Unfortunately, in digging a sewer, one of these holy images was displaced, and then these hurtful animals took possession of the town, and it was ravaged by fires.

"Once masters of the soil, the brown rats moved not. They only sent any army of occupation in the suite of William the Conqueror, when he went to invade England; and these English rats also found means for making an irruption into Ireland. The frogs, so abundant there, proved a delicate morsel, and they feasted upon them with so good an appetite that one fine morning the whole croaking population had disappeared. The rats, falling their provisions, disappeared in their turn.

"Toward 1647, shortly before the Fronde, there was a rumor in Paris that a new kind of rat had suddenly appeared, and distinguished itself, not only by its ravages, but by the desperate battles it waged with the brown rat, the master of the soil. The new comers were of an iron-gray color, and on this account were called vulcans.

"The surmulot, the race which now reigns, that terrible animal which cannot be drawn from Montfaucon, and it is found will hold good its place in the quarters of the markets and the Palais Royal, did not arrive till a hundred years later.

"In the year of 1725, there were terrible earthquakes in the countries on the borders of the Caspian Sea. From the depth of the abysses suddenly opened from the bosom of the mountain in labor, what came forth? Rats which were large and fat, and armed with formidable teeth, and with their long red hair had a terrible appearance. They advanced in immense battalions, and their arrival in Askalon in the autumn of 1727 was remarkable. Nothing stopped them, not even rivers, for they are good swimmers. They either passed the Volga or took possession in legions of the vessels which they found there. Others pushed on in an opposite direction, whole army moved simultaneously toward Siberia, and having entered the little town of Juikh, mastered it. The town was then taken by assault. The attack took place at 4 o'clock in the evening, and a quarter of the town was given up by the conquered to the conquerors.

"The vessels lying in the Russian ports, on board which the surmulots had taken free passage, returned to France, and the hungry rats were the first to disembark.

"Twenty years later the surmulots were masters. The black rat cannot make head against this intruder, stronger than he is, better armed with teeth, and renewing his legions three times a year, by a birth of from twelve to twenty little ones each time. He disappeared, and his existence is now one of the myths of the sewers of Paris and London.

"The black rat has been driven from England by the gray rat, to which the name of Hanover rat has been given, on account of the time of his appearance in that country, and he is now master of the situation."

ENGLISH MINERS.

A Miner's Fete—Underground People under the Skies.

A miner's fete is described as follows in the columns of the London *Daily Telegraph*: "Three years since, happening to be in the neighborhood of Brierly-hill, Staffordshire, about this season, I was an invited guest at an annual outing and rural fete of pit lads and their female friends. The proceedings were, however, not dignified by the title of fete. 'Blinks' was the modest term applied to the entertainment, and I feel bound to say that it comprehended so many features of a highly objectionable nature as set one thinking that if this was the inevitable result of asking a body of men to delve for their daily bread in the bowels of the dark earth, the sooner we return to the primitive practice of roasting, and boiling, and warming our abode by means of simple wood, the better. Women as well as 'lads' attended, and although on a moderate estimate each one of them must have consumed at least four shillings' worth of intoxicating liquor, the value of the gowns that each wore was not half the money. Among the amusements was a dog-fight in a distant corner of the field, where the women were as free as their husbands to back a favorite pup for a shilling; a man fight; and—a sight, thank Heaven, I never witnessed before, or since—a women fight; a regular strip-to-the-waist, stand-up set-to, the backers on the one side being the husband, and on the other side a noble-minded swain, the accepted suitor of the pugilistic maid who was the married woman's antagonist. If I remember rightly, at the eleventh round the maiden Amazon, by a shoulder-hit full at the other's breast, caused such a sudden and prolonged fainting-fit that she was unable to come up to the scratch when the time was called, and, despite her husband's strenuous endeavors to 'bring to' the wife of his bosom by bending her thumbs and applying a pinch of strong snuff to her inanimate nostrils, the sponge was thrown up. To be sure, the stakes were only a quart of rum, and it was some consolation to observe that a quarter of an hour afterward the parties concerned were all partaking of its seductive potency, but it was an ugly sight, and one to be remembered. On Monday, when I saw a placard posted against the wall of the railway arch at Leamington, announcing in bold type that next day the Amalgamated Society of Miners of the Bilston District would this year hold their annual fete at a well-known pleasure grounds within two minutes' walk of the most fashionable parade, it flashed to my mind that the miners were now a reformed race, who were reputed to have grown as familiar with the flavor of champagne as they previously were with common fourpenny; and the placard ceased to be startling. The remainder of the announcement set forth that 'wines and spirits of the best quality, and cigars of the finest brands,' would be provided on the spot by acompetent and trustworthy judge of such goods; and, furthermore, that a celebrated military band would be in attendance and perform a selection of operatic and dance music." Why not? why should not coal-miners drink champagne if they have a mind to?' inquired the gentleman who was recently examined as a witness on the Parliamentary Commission; and if, finding themselves slightly disordered after the luxurious libation, they have a mind to try Leamington waters to set them right, what, pray, is to hinder them? Not the present price of coal, certainly.

"The Brierly Blinks, however, recurred so freshly to my memory that I feel an inclination to go and see how an amalgamated brotherhood of modern miners, accompanied by their wives and sweethearts, disported themselves. It is thirty miles from Bilston to Leamington, and a special train brought the sturdy excursionists. They came with a band, and they came with a banner; and if the Bilston fetes of old were anything like that already alluded to, the change was nothing short of marvelous. To be sure, of the hundreds who in decorous procession marched, headed by the band, there were a few roughyit lads, but they served to set off the respectability of the great majority. Discredit has been thrown, and perhaps deservedly, on the champagne story, but there can be no mistake to the coal-miners' improved worldly position. It is recorded of the now miserably hard-up Spitalfields weaver, that thirty years ago, when his trade was at the height of prosperity, it was that proud artisan's ambition to wear silver crown-pieces instead of buttons on his coat. A flush of money has not drowned the pitman's common sense to this extent at present, but it cannot be denied that it has betrayed him into inconsistencies. He dresses his wife in expensive stuffs, and not unfrequently in blue silks of the fashionable tint, and with white lace ruffles at her wrists. The profits off our house coal, at two guineas a ton, enable him to place in the hands of his wife and daughters costly parasols, and to adorn their heads with hair, and bonnets so decorated with seeming fruits and flowers that it is a wonder the birds and bees do not assail them. If they felt half as happy as they looked in their finery, one might be tempted almost to excuse the worthy pitman, though he works only four days a week in place of six. The improved pitman has donned a tall hat, wears collars, and somehow he contrives to torture his honest, coal-mining hands into kid gloves. He is addicted to trousers cut to the latest style, and has cast aside the neat and easy wooden-sole clogs in favor of fashionable boots, not unfrequently of patent leather; though, strangely enough, in his hurry to become genteel—and as was in more than one instance evidenced in his dancing on the green at Leamington—he does not yet thoroughly comprehend that modern society cannot dispense with socks and stockings. It looks odd to see an inch or so of naked limb between a gentleman's boot-top and trousers-bottom when he is waltzing, and, for that matter, to see him put two of his bejeweled fingers in his mouth, that he may emit a shrill whistle to attract the attention of his wife, in light blue silk, at the further end of the field. But these are trifles that experience will doubtless set right. It is not in a spirit of the least unkindness that I make these revelations. If the coal-miner earns at the present time twice as much as he used to do—say fifty shillings instead of five and twenty—no one who has any acquaintance with his labor would for a moment begrudge him the larger amount. It is terrible work, despite what he must pardon me if I persist in calling the borrowed plumage in which I saw him and his 500 mates yesterday. It was painfully easy at a glance to perceive how constantly he perils his limbs and his eye-sight in earning his daily bread. Over and over again a score of times a raised hand discovered a thumb or a finger, sometimes two, gone; while men with only one eye were as common as among us are men wearing spectacles. Nor was this all. Of their whole number, one in ten at least bore on his face blue scars of powder-blasting, and some were disfigured with jagged and deep scars extending from brow to chin. And nearly all are stunted, and have round shoulders, and wan faces, and that shy, blinking gaze that invariably distinguishes men who labor in semi-darkness. I would rather be an above-ground stiller, even though all through my life I was unable to cover my head with a chimney-pot hat, and bacon was the only kind of meat which once a week adorned my board.

"So far, the fate of the Amalgamated Miners of Bilston, I may briefly say, was a success. It was rather slow in the early part of the afternoon; but after the comfortable baskets, well-stocked with eatables and drinkables, had been broached, and the kid gloves of all had been pocketed, and the tall hats, and a great many of the flowering bonnets had been taken off and hung on the hedges, even the male miners appeared to forget the pinching of their patent-leather shoes, and all went merry as a marriage bell."

A SAGACIOUS DOG.

One That is Worth His Feed.

From Chambers' Journal.

One of the dogs whose ways we have watched with great interest was a fine Newfoundland. His name was Calder, from the name of a neighboring stream. He was a noble animal, very large, very gentle and playful, with an expressive face, large hanging ears, a great quantity of rich curling hair, and a bushy tail that sometimes, when it was whisked incautiously, brushed things off the table. He was very intelligent, and evidently understood many things that were said to him. We are very sure that he knew the names of many things, for he went to seek them when he was told, and brought the thing named. He seemed to feel much pride in carrying anything with which he was instructed, and nothing gratified him more than to be permitted to carry in his mouth his master's snuff-box; although, if it was presented to him open, he threw back from it with signs of great dislike, making grimaces and sneezing little short barks. When his master happened to leave home without his snuff-box, he sometimes sent Calder back for it, and, as the omission had already probably been discovered, the purpose of the dog's return was speedily understood, and the snuff-box intrusted to him, with which he made all haste to his master, never failing to carry it safely. He was sometimes permitted to carry a walking-stick or an umbrella, which evidently afforded him great delight. To carry an umbrella, especially, was an honor which he seemed to appreciate as highly as any mace-bearer or usher of the White Rod can appreciate the duty of his office. To satisfy him in this particular, as it was found that a good umbrella was not improved by being carried in his mouth, an old one was given him for his own especial benefit. On one occasion, he made the mistake of taking the umbrella with him when he went for a swim in a lake, along the side of which the road led. He happened to let it go while he was in the water, and it sank to the bottom, and, that part of the lake being shallow, his swimming and diving stirred up so much mud that he could not find it again, and had to be called off. It was interesting to see how shame-faced he was when he came home and the story of the umbrella was told. He bore all reproaches meekly, but hung his head and let his tail drop. A week or ten days afterwards, however, he was ordered to seek for and bring the umbrella, which mission he faithfully executed, returning triumphant with the lost article in his mouth.

There was nothing in which he more delighted than to carry an egg. He never seemed to think of an egg as a thing to be eaten; but apparently had a notion that it was something valuable, and was proud to be trusted with one, which he would sometimes pick up in his gamboling, and fling it out of his mouth again very carelessly. Of an egg he always took great care. He knew where the hens' nests were, and, as some of them were easily accessible to him, he occasionally visited them, and then might be seen walking slowly and proudly, with head aloft, and an egg in his mouth. The hens ate soon seemed to know from his demeanor when he had an egg.

If called upon by them, he was not always willing to give it up at once, but drew back, facing them, wagging his tail, and looking all delight. However, if they let him alone, he was satisfied with taking a short promenade, and then came and deposited the egg upon the kitchen floor. He was evidently quite aware of the danger of breaking it, laid it down on the stone floor with much caution, and then seemed to take no further interest in it, but was quite willing that any one should take it way. We could give many instances of his powers of reflection.

THE WORLD AND I.

Whether my heart be glad or no,
The summers come, the summers go.
The lanes grow dark with dying leaves;
Icicles hang beneath the eaves;
The salmon leap to the snow.
Thus doth the summer end and go,
Whether my life be glad or no.

Whether my life be sad or no,
The winters come, the winters go,
The sunshine plays with baby leaves;
Swallows build about the eaves;
The lovely wind flowers bend and blow;
Thus doth the winter end and go,
Whether my life be sad or no.

Yet Mother Nature gives to me
A fond and patient sympathy;
In my own heart I find the charm
To make her tender, near, and warm;
Through summer sunshine, winter snow,
She clasps me, sad or glad or no.

—*Harper's Magazine.*

Scene at the Freedmen's Bank in Washington.

From the Washington Star.

There were some droll scenes at the counter of the Freedmen's Bank to-day. The assembly is a mixed one, the colored race, of course, predominating, and many questions are asked which provoke laughter. One old colored man, with a black hat well crowded down over his eyes, looking very much as if a hen had hatched in it, having in his hands two umbrellas and a fish-pole, and a blanket wrapped around his tattered coat, shouted at the top of his voice, upon recognizing a female acquaintance, "Fore God, Susan, dis chile has walked all de way from Pohick to get dat seventy-five cents; aint gwine to lose anything, shuah honey. How dy'e." Another as black as Erebus rolled in with a cheap traveling trunk. His appearance was the signal for general laughter, for his physiognomy would have provoked it, aside from the trunk which he carried. A hunky voice cried out: "What am you gwine to do with that trunk?" "Oh, you go way chile; I ain't got no pockets, days done gone, and I'se got free hundred dollars; I has. You poor trash can laff all you want." He fell in at the rear of the line, and dragging his trunk, awaited until its "lengthened sweetness, long drawn out," should place him at the portal where the money-teller would hand him his cash on demand.

Quite an amusing incident occurred in which the Hon. Peter Campbell figured. An old colored man, whose locks were frosted to a whiteness which betokened four score years and ten, having a whip slung over his shoulder, shuffled in with his number twenty boots, and walked in tip-toe, fearing, perhaps, he might soil the tessalated floor. Espying the Hon. Peter, he exclaimed:

"Praise de Lord, honey, I's done glad you'se heah; I'se left cart wid a load of coal up heah on de corn, to see about the ole woman's money, —she's done got the bank-book,—in the name of God, what must I do?"

Mr. Campbell assured the old man that he had money with the bank, and proposed to leave it, inasmuch as he considered that they could weather any storm; the bank was organized by the friends of the colored man, and they need not be afraid of any trouble or loss to them.

Upon receiving this intelligence, the old man threw up his hat and cried out: "'Fore God! Somebody pat 'Juba'; I wants to dance! 'Fore God, boss, I'se leave my old woman's money here, sink or swim?" And casting a contemptuous look on those in line he said: "You'se all Thompsee! Oh, ye of little faith! Look at the po' trash trying to 'barrass dere friends—I'se gwine to my cart, I am!" The cold apple-woman of Celtic origin had her "chick" book, and was anxious that the "dommed nager clarke" should hurry up, as she wanted her $2.50 before the "dirty black bank bust up."

SUPERNATURAL REVELATION.

A Dead Corse Revisits the Glimpses of the Moon.

"Foul Deeds Will Rise, Though All the Earth O'erwhelm Them, to Men's Eyes."

Persuade ourselves to the contrary as we may, there is yet something in the supernatural which defies unconditional skepticism, and forbids us to denude ourselves entirely of the mysterious mantle with which it has, for so many ages, enrobed us. Were we guided by reason alone, we should find no difficulty in rejecting the volumes of testimony, aggregated and accumulated as they are, which every generation has collected. But, when facts present themselves with such unyielding stubbornness as successfully to resist the whole panoply of argument,—facts supported by what would appear to be the most irrefragable evidence on which human judgment can rely,—we are compelled to admit

OUR UTTER INABILITY

to face them down with mere denial, or escape the conviction with which they would seem overwhelm us.

The incidents which I am about to relate are, for the first time, reduced to the form of a coherent narrative, compiled from the official records of the court of law which gave its final and solemn sanction to the tragic story, and from repeated searching inquiries of and conversations with the party who furnished the principal oral testimony.

At the very time that our country was completing its third decade,

JOHN FOWLER

sailed from England, in the good ship Jenny Stewart, for Australia. Here he arrived in good time, after the long and tedious voyage of that day. No golden dreams had suggested his expatriation; for at that time, as the reader remembers, the auriferous deposits, which since attracted so many thousands to that distant land, had not yet been brought to light. Fabulous accounts, however, of the success which followed sheep-farming had induced many to invest their all in this pursuit.

Fowler having brought with him a fair amount of money, immediately on his arrival purchased from the Government large tracts of land in the vicinity of Melbourne, than an inconsiderable village. These lands he stocked with the best breeds; he was fortunate in the choice of the servants assigned him by the convict-authorities; and everything that he tou

HEATING AND VENTILATION.

Questions Suggested by the Approach of Winter.

Steam-Heat the Best, and Especially in the Dry Air of Chicago.

Why Do Not Landlords Put Heating-Arrangements in Their Houses?

Furnaces, Grates Stoves, Etc.---Necessity of an Abundant Supply of Pure Air.

September is a curious month, about as fickle and unreliable as April. The latter is like the young coquette, smiling and pouting from mere wantonness; while the former, with mature judgment, goes deliberately to work to deceive. To-day, she lures you forth beneath a cloudless sky, with an atmosphere (when not surcharged with ocal smells) that is heavenly, and one only asks to live and breathe it. To-morrow, she frowns; there is a sharpness in her greeting the dimly shadows the sufferings of the Polis crew, and, unless you are a victim of the Arctic mania, you delve even to think of the North Pole. You have sovereign contempt for the North Star itself, so long as you live in a city and can ask any policeman the way, and are quite content to let the Northern Bear point to it, if you are not necessitated to follow his example. Your sympathies are with Samana Bay instead of Alaska, and, if you are a woman, and not supposed to be up in political economy, you wonder why San Domingo was not made the property of the United States Government, instead of that wretched Alaska. You don't see that seal-skin is very much cheaper, and you thought that was to be one of the happy results of the annexation of those icefields and snow-farms. Still, it is Alaska instead of San Domingo, and it is winter coming instead of spring. September has given you a slight warning; October will prophesy, half repent, and offer you the Indian summer; and then November will act as usher to the dreary train of frigid sisters, whom we are yearly doomed to entertain; that is, all who belong to the "Can't-Get-Away-Club."

First, then, to the housekeeper comes that wretched question of

HEATING.

Happy she who owns her house, and can choose how she will have it warmed. If she is a wise woman, she has coils of pipe and radiators, and a transmutation of water and steam that shall fill her house with a moist, soothing atmosphere, which shall exorcise headache and keep the skin soft and cool. When will steam get to be the generally acknowledged necessary method of heating, not only public, but private buildings, so that each house may blossom like the rose, not only with vegetable, but with human flowers? Especially does Chicago need some such alleviator of her dry withering air with its torrid summer-heat, its Arctic winter-cold, and its drying winds; it will in time make the softest skin no better than a piece of parchment. Add to this stove or furnace-heat in winter, and one may safely look, not only for loss of beauty, but for all the ills that flesh is heir to. Given steam heat, however, and the climatic influences are, to a great extent,

OVERCOME.

It offers to the lover of flowers, also, the best opportunity to cultivate and enjoy them. The radiators may be covered with ferns and begonias, lycopodiums, and selaginellas, and all the families of moisture-loving plants that shrink from the sun. With the Frost-King outside, carpeting the streets with snow, you can still keep summer a welcome guest within; and she seems twice as beautiful when there is constant danger of losing her. She is like her human sisters in that respect,—not much thought of until there is prospect of losing them, and with them the benefits they conferred or the usefulness they represented. However, that is human nature. The bird in the hand is all very well, but it is probably merely a homely wren or robin; while the bird in the bush is enchanting, and, when he takes wing and flies beyond reach, his like was surely never seen before. So how ever true it may be that the bird in the hand is not only worth two in the bush, but a whole [illegible] learns, and the poor bird in the hand suffers accordingly.

We human bird-fanciers might possibly study these old maxims to advantage. They, many of them, have the truth of axioms. Meantime, let those that can, keep the bird Summer by warming the nest for her with steam-heat. Add to these

A LOW GRATE

with brass dogs, and fender upon which hickory and hemlock can be piled, and you will have kindled an altar-fire before which your friends will gladly come and bow; a shrine for the family to gather around, and grow genial, and friendly, and loving,—in fact, get acquainted with each other. In these days of furnaces and registers, very few people know each other. There is nothing in the dry heat they send forth, and the grated-hole in wall or floor, like a prison window, to attract one,—much less to make him communicative. It has a depressing effect, very like the prison-window which it simulates; and so mother and child, father and son, husband and wife, brother and sister, live under the same roof, meet daily, and are cold, indifferent, uncommunicative, because the atmosphere is to blame. They continue to be strangers to each other, because there is no altar to gather round, no fire-light to dream or grow merry over, no glow to warm them into amiability,—nothing but the chill of heat coming through the prison-bars.

Therefore, blessed is she who owns her house, and can have steam-heat and a wood-fire; but not at all blessed is she who is

AT A LANDLORD'S MERCY.

Possibly she has moved into a house which has furnace-pipes, but no furnace. Now, furnace-pipes naturally presuppose an intention upon the landlord's part to attach a certain arrangement to them that shall make them available as a heating medium. Don't take the thing upon trust. Hot-water boilers and furnace-pipes are a sort of little confidence-game, almost worthy of Mike McDonald; and strangers to the "ways that are dark and tricks that are vain" are very apt to meet with Bill Nye's fate, and find themselves euchred. Unfortunately, they cannot go for that Heathen Chinee of a landlord with the expedition and success that crowned Mr. William Nye's efforts as an impromptu Nemesis. The hot-water-producer you must buy at a cost of from $60 to $100, with the pleasant anticipation of having if to move each 1st of May, in graceful commemoration of the fact that Chicago landlords seem to be in

COLLUSION WITH THE STOVE-MANUFACTURERS.

What percentage do they get? They ought to be paid handsomely. Or are they really such innocent creatures that they have merely been following out the penny-wise policy, and have quite overlooked this legitimate source of revenue, from which they ought annually to reap quite a financial harvest. Certainly, all property-owners who still continue to build houses in a large city like Chicago, upon the primitive principles of the early settlers, ought to receive their reward. As for the furnace-pipes that have no furnace attached, why, you may have the privilege of buying another light and graceful appendage, which makes moving such a luxury to that portion of mankind who effervesce in enthusiastic speech, and gratefully accept any occasion that affords an opportunity for special effort in their peculiar line. If, however, you are not anxious to contribute to the gratification of that specialty of the modern Darwinian specimen, nor particularly desirous of accumulating rather exaggerated specimens of the perfection to which modern heating-apparatus has been brought, you will, perhaps, be led gently to insinuate to your landlord that the furnace-pipes are not of very great utility without an attachment that shall provide hot-air in place of the cold which, under existing circumstances, they diffuse through the house. He is child-like and blind; he admits the justice of your remark; and he magnanimously offers to put a furnace in for you—

IF YOU WILL PAY FOR IT.

He is a generous man. He can buy a second-hand one for $60, and he will let you have the use of it for the remainder of your stay (seven months) for $75. He owns other houses. He has such furnaces in some of them, and only charges $5 a month additional rent for the use of them. But then, you see, you were a victim to your own illusions. You fancied furnace-pipes led naturally to a furnace. Experience must be paid for, and you must indeed be very narrow-minded if you consider $75 in advance more than a sufficient remuneration for thus having your eye-teeth cut for you.

All vain illusions, whether sentimental or otherwise, invariably have to yield to practical facts, and the knowledge thus gained always has to be paid for. You trust your young, enthusiastic gushing, immature affection to rather a mature siren, whom you fancy that it would be bliss to live with, and death to be separated from, and receive a cold douche when she gives her hand and her ripened charms to gouty old Millionaire, Esq. You waste in despair for a while, but finally, after paying a full tribute of sighs, tears, and semi-starvation, and scorn, recover, eat your roast-beef as usual, and don't fall in love with a mature siren a second time. You have paid for that lost-illusion with a certain amount of the freshness of your youth. In manhood you pay for such illusions as furnace-pipes produce

WITH DOLLARS AND CENTS.

You see it's a law of Nature, and you have only to remember Ben. Franklin's advice, and not pay too dear for the whistle.

It is possible, however, that your landlord means to put in a new furnace which shall cost $150. It ought to last five years with the hardest usage, and it is quite probable that, being in a city like Chicago, his property will increase in value during that time. One might almost imagine that he could afford to make his house tenantable by putting in it necessary conveniences. Consider, however, that taxes also will probably increase, and that, no doubt, you each form a very different estimate of values. Altogether, it seems likely that you will have to pay for your experience, and he, having the article to sell, will set his own price.

You may, however, be one of those unfortunates who are not even blessed with the heat suggested by furnace-pipes. You depend, perhaps, upon

STOVES,

with the occasional happy exception of a grate. Well, in this Arctic climate, when winter sets in, a fire in a stove is, perhaps, preferable to no fire at all. But suppose you had the stove, and cannot have the fire. What astute architect was it that built a chimney so that the fire-place in one room acted as the flue to the opposite one? Should he not be immortalized? Fancy the pleasure of living in a house with the thermometer in one of its sinking moods, when it continues to go down determinedly, until it reaches 20 or 30 degrees below zero, and having to keep all the windows open in order to make the kitchen fire burn, while the house is flooded with smoke! It has been said that a smoky chimney is worse than a scolding wife. It certainly will occasion as many tears as an unfaithful husband, and, if not quite so lasting in its effects, is equally as hard to endure while it is in active operation. Do not let the Lords of Creation, however, fancy that they can suppress a jealous woman's anger by administering a dose of smoky chimney. It would probably only make a bad matter worse.

Fortunately, smoky chimneys are the exception and not the rule; and, while many are obliged to use stoves, they are not also condemned to put them on the roof because their chimney has been built wrong end up.

Stoves are improved every year, and

ARE REALLY PLEASANTER

to use now than to have only a furnace. Made, as they are, with doors filled with mica, that lets the fire shine through, around low which circumference of the stove, or permits of its being thrown open so as to get at the genuine glow, they have ceased to be the dreary monuments that used to stand like funeral emblems in our midst. Care should be exercised to keep the vase on top well filled with water, so as to counteract the dry heat which radiates from the best of them. This receptacle should never be allowed to get dry, for most heat is necessary to health.

THE OPEN GRATES

that are found in almost all houses here are the best feature in them, and are only bettered by the low grate in which coal can be burned, or on which wood can be piled. It is the nucleus of home-life, and the city that treasures and provides for such a condition of society will, in the end, be morally better than one which ignores, and gives up to a fancied elegance, or even utility, so great an inducer of social health and prosperity.

VENTILATION

should be carefully studied by every housewife. Nothing human can exist without a certain proportion of pure air, and, to be healthful and beautiful, there should be an abundant supply of the very purest. In summer, with its necessity of open windows, Nature has the matter, to a certain extent, in her own hands. Man, by localizing pestilence-breeding establishments of various kinds, does all he can to interfere with the well-intentioned Mother of us all; but she does her work as best she may, in spite of him. When cold weather comes, with its closed windows and doors, however, the matter is different. A hot fire in a stove without a steam generator, in a room with doors and windows thoroughly secured against draughts, is about as good a fever-inducer as can be found. Almost everyone knows this, and yet how many take no care to avoid it. They shrink from an open window or door, as if Pestilence, instead of Health, would rush in. In this view of the case,

IT IS PERHAPS FORTUNATE

that many houses are so carelessly built; or would be, perhaps, if the draughts were not in the wrong places, stealing in at the base of rooms, chilling the feet, while the head is in a fever. Let the housewife look to it, and study the subject of ventilation thoroughly, whatever her means may be of supplying the proper amount of caloric to her family during the coming season.

IN SEARCH OF A SITUATION.

To the Editor of The Chicago Tribune:

SIR: For the past three months I have been one of the large army of searchers for a situation who just now overrun this city.

Formerly I was a young man of average ability, fair position in society, and had a rather good opinion of myself; but, from the time I started out in search of a situation, all has vanished,—position, ability, and opinion. As all my friends have deserted me, I have no one left to pour out my tale of misery to but you, who are always the same,—the true friend of the poor and oppressed.

But a short time ago, I was rolling in—what now seems to me—affluence, and was as fair a specimen of a "blooted aristocrat" as any of our City Fathers. I had innumerable friends, who were always willing to smoke a cigar or drink a glass of lager at my expense, or to borrow $5 for a few days; or, in fact, to do any of the delicate things that friends always do.

I also had a good business, and was in a fair way to lay up something for a "rainy day."

But misfortune overtook me, and I ruined my reputation by giving up everything I had and paying my debts.

I did not feel as badly as I might, as I had numerous friends, and my search for a situation would be a short one. In fact, I rather enjoyed it, as I never liked my business.

Then my wife took the bad news so quietly, and gave up all the luxuries she had been accustomed to with such a good will, that I felt I had drawn a prize in the "lottery of marriage," that was a compensation for all the troubles of life.

When I speak of relying on my friends, I fancy I hear you say, "Oh, *verdant* youth!" and I echo and re-echo the words, "Oh, *verdant* youth!"

The first friend I determined to call on was an Eastern man, a resident of a suburban village. He was a man of a good deal of influence; and, as I remembered how cordially he always greeted me, and how condescendingly he used to slip into the back door of a little place and take a glass of old Bourbon with me,—always starting off suddenly for the train and leaving me to pay,—as I remembered all these things, my heart warmed towards him as the very person I wanted to see. I met him in front of his office. He grasped me warmly by the hand, and started towards the back door.

"Hold on a moment?" said I, "I want a few words in private with you."

"What is it? Anything I can do for you?"

"Yes, you know I have gone out of business."

"Yes," said he, with a knowing wink; "pretty well fixed, ain't you? I guess you didn't close up for nothing."

"I did not save a cent," said I.

"Whew! what a d—d fool! But I must catch my train. I can't do anything for you. Expect to bust up, every day, myself." And he was gone.

I felt like using some strong language, but, instead, walked sorrowfully homeward.

This friend was a genuine Down-East philanthropist. At his residence, he was a great temperance man; at Chicago, he helped the cause along by always drinking at some one else's expense, because, said he, "They cannot drink without money, and, the more I drink with them, the sooner they will become impoverished. I can truly say that not a penny of my money goes to enrich saloon-keepers."

If every one would do as he, how soon we would have total abstinence in the land.

I soon found that all my friends had left me. As soon as one of them met me, and found I was in search of a situation, he was off. I now began to feel, for the first time, how terrible—nay, almost criminal—it is to be out of a situation, and, consequently, out of money; and the logic of the sailor's reply to the robbers who attacked him on his road to London was now clear to my mind.

They stopped him, and demanded his money or his life.

"Take both," said he, "as a man might as well go to London without life as without money."

Substitute Chicago for London, and the application is equally good.

Imagine a man coming to Chicago during our Great Exposition without money! Whew!

In my search for a situation, I tried merchants, bankers, and railroads. At first I was generally well received; but, the moment I asked, "Have you, or are you likely to have, any vacancies?" I was gruffly answered in the negative. As my hopes in this direction began to ooze out, I turned my attention to the advertisements in THE TRIBUNE, under the heading, "Wanted—Bookkeepers and Clerks."

Here I found abundant material to work on. My answers to "X. Y. Z.," &c., were in my best handwriting; my virtues were glowingly described, and my vices passed over as unworthy of notice.

As postage-stamps had become a luxury, I took my letters in person to THE TRIBUNE office, and could scarcely await the arrival of the next day's post, I was so certain of an answer; but nothing came; and now, after repeated failures, I am forced to the conclusion that my writing, which is indifferently good, cannot stand the test of comparison with that of No. 1 penmen.

So it has gone on. I have tried, to the best of my ability, to get a situation; but as yet my search has been unrewarded with success.

Still, I don't despair, and hope the future has got something good in store for me.

I met a fellow-sufferer, the other day, who moralized as follows:

"A person in search of a situation finds it very hard to bear the total want of appreciation displayed by those around him. He is out of employment and out of money. He does not suffer theoretically, but practically. He has everything at stake to force him in his efforts to gain a situation. He is usually worse than dead,—that is, dead to all the pleasures of life, but painfully alive to all its sorrows. And yet, in spite of all this, because he goes about quietly, and don't 'howl about it,' people say he does not make a proper effort. Every one has some suggestion to make. All, in their inmost hearts, accuse him of voluntarily neglecting to get a situation, so that he may enjoy——what? A life of miserable dependence on others. That he may enjoy seeing his wife—who never complains—suffer for the want of the common necessities of life, or doing menial work, which he hates to have her do, when she should be receiving kindness and attention. Yes, these theorists say, he *enjoys this life.*

"I have heard a *gentle* mother, seated with her children at a comfortable meal, and surrounded with a fair share of the luxuries of this life, theorize so beautifully as to how she would work to support her family if she were left destitute, as to almost draw tears to her husband's eyes, while, at the same time, she drove a cruel shaft into the hearts of some temporary dependents at that board. The old scene between Robinson Crusoe and his father is as good an illustration of these theorists as can be found. They manage to keep a man in search of a situation in continual misery, without doing a particle of good."

Having poured out my sorrows, I now feel somewhat relieved; and, in conclusion, would refer those who wish to see a detachment of the army in search of situations to the reading-room of the Public Library. You may always know them by the unconcerned manner in which they wait their time to look at THE TRIBUNE. When it comes, they do not immediately turn to the part that interests them, but wait till they think no one is looking, and then hurridedly turn to the column of wants. If they catch your eye, they will blush scarlet, as if detected in some crime. Do not judge them harshly, as you do not know but what you may be in the same position. If you have been, you will respect their feelings, and the *pride* that causes them to suffer quietly rather than expose their wants.

Let us all join in the wish, that they may be as successful in their search for a situation as was Japhet in his search for a father. Yours truly. POORE LOCO.

THE BATTLE OF DORKING.

Bright shone the fires on many a height,
And yeomen hastened where
The flames had lit the darkest night
And vengeance awaited the air.
The plow was left, the ground untilled,
The noisy wheel and shuttle stilled;
Throughout the land with rumors filled,
Fond hearts expectant wait,
For friends must fall as well as foes,
And these are wept as well as those
In homes made desolate.

Portentous day for England broke,
Ordained or not to come;
And dismal sounds from church and sleep awoke
The bugle-blast and drum.
The beaming rays of morning shine
Along the bristling, glitt'ring line
Of numerous legions from the Rhine,
And "Forward!" was the cry.
There England's armies; he who led,
Who'd with them fought, and won, and bled,
Was there to do or die.

His zeal for right no flagging knew,
His heart was undismayed;
He ranged around his warriors true,
And drew his battle-blade.
"Britons," he said, "you flag shall wave
Till nations cease in the stormy grave
Is every arm that now can save
Or bear our country's pride."
The words inspiring grew around,
And every man gave back the sound,
Till rocks and hills replied.

Then charged the foe, a tempest-shock,
And Murder led their van,
But failed that valorous mass to rock,—
They ne'er before met man.
The crimson'd roar, and storming clash
Of arms as storms through forests crash,
And bay'net-thrust and sabre-slash
In wild confusion blend.
From German, Briton, friend or foe,
Who would the death, or trodden low,
The cries and groans ascend.

Tumultuous peals of thunder rolled
Their clamors through the sky;
The weakest hearts from fear grew bold
And struck for victory.
The fiery battle-blooms pent
Renewed their strength when strength was spent,
And sulph'rous clouds by flashes rent
Inclosed the horrid scene.
In veltering fumes the ghastly corse,
With mangled limbs and plunging horse,
Was heaped the verdure green.

They yield! they yield! now, Britons, prove
The stock from whence ye spring!
Charge, soldiers, for the homes you love,
For England and your King.
On, on they rush with thund'ring feet,
As wand'ring worlds together meet;
The waves of glory far retreat,
In billows rolls the ground.
The conflict dire is direr raged,
Nor fiercer war was ever waged;
Lakes, seas, and shores resound.

In vain, alas! ye Britons true,
You piled that sanguine plain;
O'erwhelming numbers 'gainst you threw
Your foes from o'er the main.
And backward hurled, with slaughter driven,
The English were, their columns riven,
And shrieks for mercy rose to Heaven,
But found no mercy there.
Then Freedom stood on verge of fate;
Beneath her glowed the fires of hate,
And brooded o'er Despair.

'Tis ours the field, the victors cried,
And England was undone.
She powerless to check the tide,
The seas of blood swept on.
Her banner, once so proudly borne,
Was drenched in gore, in tatters torn,
Trampled in dust, a nation's scorn,
Her halls in ashes laid.
Though England's homes were fed to fire,
Oft nations fight their funeral pyre
At fires themselves have made.

LIZ CLAIR COLLINS.

Girls Attacked by Rats.

A recent letter from Branford, Conn., reports that a few nights since two daughters of Mr. Oliver Bishop, of that town, 5 and 7 years old, were attacked by rats and badly bitten. One of the girls called to her mother in the night, but she, hearing the call but once, thought nothing was wanted. Morning came, and nothing further was heard from the girls until nearly breakfast time, when one of them called to her mother to come up-stairs. On going up, an awful sight presented itself. Before her were the two girls, closely wrapped within the bedclothes, and nearly suffocated, while their faces were covered with blood. On examination it was found that both had received several bites on the face and forehead, and, from the appearance of the clothing, had bled profusely. The oldest stated that when she called to her mother in the night, three rats were jumping about in the bed, and that they were no frightened that they covered their heads, and dared not move until morning. The work of the rats must have nearly all been done before the girls were fairly awake. It appears that the family had been troubled with rats which invaded the pantry, and having shut them away from there they resorted to the upper part of the house.

DAKOTA.

A Humorous Survey of the Country.

Witty Observations of an Engineer.

In June, 1872, Mr. J. B. Howe, a distinguished engineer, was directed by the officers of the Chicago & Northwestern Railway Company to explore a route for the extension of the Winona & St. Peter Railway Company, now completed to Lake Kampeska, in Dakota, 631 miles northwest of Chicago. In addition to a professional report for the Board of Directors, Mr. Howe submitted the following more confidential and less formal review of the general features of the country, for the private reading of the officers of the Company. While it contains the general information required in regard to the proposed route, it is certainly one of the most curious and witty documents of the kind that have ever fallen under our observation. We are permitted to present it entire to our readers. Some of its hits, as well as its descriptions, are exceedingly good:

THE REPORT.

Early last June (1872), the writer of this article—who, by the way, is a gentleman of profound knowledge, vast and varied experience, and in *all* respects perfectly reliable—was directed by the managers of an important railway corporation to organize an expedition, and examine the country from New Ulm, Minn., as far west as Big Sioux River, in Dakota, and thence northerly to the Valley of the Red River of the North.

This was ostensibly for railway-purposes, but really to ascertain the views of the Indians in regard to the Baltimore Convention.

THE PARTY AND OUTFIT.

In compliance with these instructions, a party assembled at New Ulm about the middle of June, consisting of six experienced Government mules and two private mules, assisted by a half-breed guide and interpreter named Joe, a dozen soldiers, a few horses, teamsters, and civil engineers.

The outfit comprised tents, rations, &c., for twenty-one men and fifteen animals for thirty days, photographers' apparatus, barometers, odometers, thermometers, and various other meters. The scientific corps had nine gallons of concentrated extract of rye, for the preservation of specimens, and Alexander Stephens' Life of Horace Greeley.

The passenger-carriage, unlike the ordinary ambulances and coaches, seemed constructed expressly for this service, having no springs to be broken or cushions to get lost, and it had this striking peculiarity: that, when one became weary of jolting over many miles of rough, pathless prairie, without so much as a strap or board to support his aching back, he could get out and walk.

Parties who enjoy long walks cannot do better than to secure a similar carriage; but, as this article is written in the interest of a railway-corporation, it must be confined to statistics, estimates, and figures only; consequently, many useful hints for future explorers must be excluded.

At New Ulm we made the acquaintance of several influential people who entertained us with

A FIRST-CLASS TORNADO.

Being located in an upper chamber of the hotel, I had a splendid view of the storm; but, when the darkness increased, and the torrents of rain changed from a vertical to a horizontal direction, and the railway engine-house, church-roof, store, livery-stable, and the skylight just over my head, one after another, changed position in the same way, I did the same,—not that I was frightened, but I wanted to see a man down in the street.

THE ROUTE.

Our route from New Ulm was along the northeast bank of the Minnesota River, for a distance of about 60 miles, to the mouth of the Yellow Medicine. We crossed the river at Hunk Creek on a primitive ferry-boat, commanded by two Frenchmen, about 75 years old, who constituted the officers, crew, and motive-power of the concern, which must have been an old boat when they were boys.

They insisted that "ze boat was not stolen from a sailor named Noah," and that their mothers were perfectly willing to have them play in the water.

This Valley of the Minnesota, although narrow, contains much good land; and on the southwestern bank of the stream is a belt of good timber, from a half-mile to a mile in width.

Outside of the valley, on each side of the river, are the broad, rich prairies of Minnesota, now being so rapidly "taken up" that an average of from fifty to seventy-five immigrant teams passed through New Ulm during each day of May and June,—all intending to locate on the lands being "opened up" by the new railways.

THE INDIANS.

Along the Minnesota, for 60 miles from New Ulm, numerous mementoes of the poor, abused Indians remain, in the form of deserted farms, ruins of dwellings, bones, bullet-marks, etc.

There is something very sad in the thought that these noble sons of the forest are fading away so rapidly that many of their children are even almost white, and that, in a few more years, they, like the Aztecs, will be known only by the ruins left behind them.

The undeserved censure heaped upon the Indians by the people of New Ulm and vicinity is inexplicable to one who has heard the full history of the New Ulm "unpleasantness."

The Indians objected to the encroachments of the whites, who continually broke into their school-houses, disfigured the signs over their shops, and taunted their wives with not having the latest styles of Dolly Vardens, until, at length, forbearance ceased to be a virtue, and the Indians served an injunction to restrain the whites from interference. They then organized a grand, half-fare picnic excursion, and visited their white neighbors, and, to show that they had no malice in their hearts, lovingly took locks of hair from the heads of all white persons they met. That Government might not accuse them of partiality, they destroyed their own houses, built for them by Government, as well as all others.

There is reason to hope that the sentiments of the whites have changed; for it is stated that, if a Sioux were to visit New Ulm, even the ladies would insist upon his remaining there; and a public exhibition and tight-rope performance, given by thirty or forty Sioux braves, at Mankato, a few years ago, was patronized by a large and enthusiastic audience.

The Indians we saw in Dakota were large, well-built men, courteous, neighborly, and willing to relieve us of any superfluous articles of clothing or provisions. Their ladies seemed inclined to copy the fashions of their white sisters, by wearing similar ornaments in their ears, and improving their complexion with paint; and, when divested of their shawls or blankets, their costume was very similar in quantity to that of our fashionable ball-room belles.

DAKOTA.

The Territory of Dakota contains 318,128 square miles; being nearly three times as large as both Illinois and Iowa, and nearly five times as large as all of New England. The population in 1870 amounted to 14,181, including 1,200 Indians and 94 negroes. The land, if equally divided among the inhabitants, would give a little garden-patch of over 14,000 acres to each man, woman, child, Indian, and nigger in the Territory; and the inhabitants are not yet cursed with a single mile of railway, to kill their blooded stock, or exact exorbitant transportation-rates from the honest yeomanry.

The soil in many parts is excellent, and the variations of the surface of the country are so great that a person can select to suit his own tastes, from the low, level "bottom-lands" along the streams, the high, rolling prairie, or the broken, rocky coteaus similar to the mountain pasture-fields of New England.

We saw no rock in natural position, and no indications of valuable building-stone, except for rough, ordinary work. The granite rocks covering the ridges in many places are, without doubt, "drift-boulders."

The water of the streams is generally good, also that of many of the lakes; but some of them are strongly impregnated with alkali; others are full of animalcula, and one we passed was so full of small white worms that the water cannot be used for any domestic purposes, except boarding-house soup.

Many of the lakes have no visible inlet, except from Heaven; and we judged, from their sulphurous odors, that their outlets were in exactly the opposite direction. Some of these lakes have a wild, strange beauty, that would render them famous in a civilized land. One, in particular, a few miles south of the forty-fifth parallel, and near the Valley of the Big Sioux River, called by the Indians Iyaskaska, or Lake of the Gathered White Rocks, is bordered with masses of light-colored rocks,—some of them seemingly placed in position by human agency, with the most refined and artistic taste as regards general effect. The fringe of trees around the lake, and the wild background of rocky coteaus beyond, all combined to form a picture that would have delighted a landscape painter. It was a fit locality for some wild romance or

INDIAN LEGEND;

and while dinner was being prepared in camp, I sat down upon a pile of "the gathered white rocks," and fancied that, in the years that have gone,—long before the image of a pale-face was ever reflected from the clear, cool waters below me,—an Indian maiden—"Squaukillie," the daughter of an old brave of the bloody Sioux—had sat there and grieved over the cruel order of her father, that she should not again meet the young chief on she loved, until he had distinguished himself by bringing to her father's teepee the scalps of some of the enemies of their tribe.

Resolutely the young chief departed, and confidently the maiden awaited his return. He came at last, and personally placed at her father's feet the gathered trophies,—not worthless, bleeding scalps, but the hind-quarter of one of De Soto's dogs, and four fine, fat skunks! With joy and pride the father embraced him and cried, "Heap eat! Better nor scalp! Take squaw! Git!"

May not something like this be *true*, and some of those piles of "gathered white rocks" have been placed there by loving, dusky hands to mark the last, long resting-place of "Squaukillie"?

The Big Sioux river is navigable for ducks of medium size, and, with sufficient dredging and an ample supply of water, could be made navigable for steamers and rafts of the heaviest class. Were this done, so that rafts could drift up the stream, the demand for lumber, after the country became densely populated, would exceed the supply from below.

There are several beautiful

SITES FOR TOWNS

in Dakota, and here seems to be a rich field for enterprising capitalists, like Jay Cooke and others.

Elevated lots, with good drainage, and superior in many other respects to those sold in Chicago at $500 per front foot, can now be purchased here for less than half that sum; and, when the business of any one of these towns equals that of Chicago, it is evident that the enhanced value of real-estate must be enormous.

Purchase the lots immediately, and erect the buildings, and people will flock there to do business. The business will demand railways; and thus, in the most simple manner conceivable, each will work for the benefit of all, and immense fortunes can soon be realized.

The writer is now prepared to dispose of a few choice lots, to confidential, personal friends, at low figures.

All of Dakota east of the James River labors under the disadvantage of

SCARCITY OF TIMBER.

The little along the streams and around the lakes would not furnish fuel for a single year, if the country was all settled. It is possible that coal will be discovered; peat exists in several places; and, with a little addition to the cultivation of trees, enough could be raised to supply the wants of the people. The rank growth of vegetation, and the frequent evidences of fearful prairie-fires, are sufficient to account for the scarcity of trees.

SUNSET IN DAKOTA.

There has been a vast quantity of fine writing about "sunset at sea," "Italian sunsets," "sunset on the Alps," etc; but I think that one sunset we witnessed on the Plains was equal to any of the imported.

As the sun sank beyond the broad, green prairies, the gorgeous hues of the clouds were reflected so perfectly in the lake (Kampeska) at our feet, that it almost seemed that the heavens were below as well as above us.

There was a soft, dreamy haze in the atmosphere, like that of New England's Indian summer; and the wild roses and other prairie-flowers filled the air with perfume as sweet as the orange-groves of Florida. Exclamations of admiration were heard from every one, and then all were silent. Ordinary conversation would have seemed as improper there as in some grand old cathedral at the hour of vespers.

I strolled along the margin of the lake, and thought of the unnumbered centuries during which those silent waters may have reflected, as then, the crimson and golden clouds of evening, unenjoyed by mortal man; for the roar and clang of civilization, the shriek of the engine, the music of church-bell, or the laugh of schoolchild, had never yet found echo there.

In the deepening twilight I returned to camp, noticing that our party had gathered in little groups around the camp-fires; but there was not the usual sound of laughter, no rude jokes, no gymnastic exercises or target-practice. It was evident that each and all of these stern-visaged men had, for the time being, yielded to the influences of the sublime and beautiful display of Nature, and were either drinking in the inspiration of the scene, or else yielding to the power that beauty, like poetry or music, exerts on the heart. They were thinking of the long ago, as Memory, with silent wings, wafted them back to childhood-homes, where, breathing the perfume of lilac and apple-blossoms, they used to fancy that the golden sunset-clouds were the abode of angels.

A nearer approach revealed the fact that they were playing poker!

DOMESTIC LIFE.

The celerity and ease with which old campaigners prepare a meal is surprising to a novice.

One or two of the party ride forward in advance, and, if practicable, select a pleasant camping-ground, near wood and water, and then designate the position for each team as it arrives.

No sooner do the wagons stop than one man starts for a pail of water; another kindles the fire; the music of the coffee-mill is heard in the land; the sportsmen commence dressing their game; and, almost by the time that the teamsters have unharnessed and picketed their animals, the tents are up, the supper well under way, and the camp has a very permanent and home-like appearance.

And such a supper!—fried ham, which must also be the substitute for butter; fried potatoes, ducks, plover or curlew broiled on sticks around the open fire; corn-cake baked in a covered kettle buried in the live coals and ashes, cold bread, crackers, canned fruits, and coffee. The table is covered with the green-velvet cloth of Nature, and adorned with wild flowers; and the table-ware is none of your cheap, fragile china and cut-glass, but is good, honest iron and tin, manufactured for service as well as display. And now, in Oriental style, you can recline around the "board" and feast at ease; or, if you object to the "table-d'hote," just seat yourself in a wagon or on a sack of mule-feed, and be served in regal style by that best of servants,—yourself.

You never had such a game-supper at Kinsley's or Delmonico's. This game was selected before it was shot, from hundreds of rejected birds that came around and seemed to beg the pleasure of being broiled for us.

If you prefer fish, throw you line, or take your revolver and *shoot* one of those pike so lazily catching shad-flies in the lake at the end of the table.

If this food is too coarse for your sensitive stomach, we will give you some beans baked in the ground, so that they either retain, or else receive, a delicious flavor, not found in any other baked beans this side of an epicure's heaven.

If you are dyspeptic, and unable to partake of any but the lightest and most simple food, try another plate of these beans, and that large pickle, and take your fourth quarter-section of hoe-cake, covered with broiled salt pork. "Hurt you?" No! You can now digest a slice of grindstone, seasoned with sulphuric acid. Another cup of coffee,—its delicious aroma uninjured by milk; and then spread your water-proof on the grass, throw your feet out towards the fire, lean back against the cracker-barrel, light your cigar, and make yourself perfectly at home in the very best hotel in all Dakota.

If you wish to glance at the evening paper, it is only 150 miles across the country to a newsroom. But you feel no especial interest in the daily news of the outside world. You had much rather know how these beans were cooked than get the latest report from the Geneva Conference. Well, parboil the beans until they are so soft that you can easily crush one between your fingers. Change the water twice during this process, and, while it is being done, dig a hole in the ground, and build a fire in it. When the "bean-hole" gets filled with a mass of live coals, put the salt pork in with the beans, cover the kettle with an iron-lid, and bury it in the fire, covering all with earth. Let it remain all night, or even longer if convenient. If the beans are genuine, the kettle will *not* explode!

Please pass the beans this way, again!

MAKING A NIGHT OF IT.

Many persons cannot sleep well on a hard bed; some are so delicate that they must spread *two* blankets on the ground to make a couch luxurious enough for their fastidious tastes; but we found, on one occasion at least, that the ground alone was too soft for our comfort; so we arose and aimed our bodies by standing in the water and trying to keep our tent from being blown away in the storm. While engaged in this recreation, a flash of lightning revealed a bare, frightened, disconsolate-looking head thrust through an opening in the tent; and, to the Captain's question, "What in H—amlet are you trying to get in here for?" came the answer; "Want to get *somewhere!* Our tent and all of the others are blown over, and I guess that even some of the d—d *mules* are blown away."

The Dakota thunder has a very vindictive crash and growl, and the winds have a free-and-easy, devil-may-care whistle, that shows the lack of education and good-breeding.

It being true that all of the other tents were blown down, we soon had twenty men around ours to hold it in position. They were very neighborly, and, being completely drenched, did not care whether they were outside or inside of the tent; but they did not want our tent injured, because *we* were in it, and——*we* had all of the snake-bite antidote.

The lightning, although fearfully vivid and almost continual, did not afford a good light for a dressing-room; consequently, some of the party, who disrobed when they "retired," were obliged to clothe themselves with curses and wet blankets, and await daylight.

Fortunately, every pair of pantaloons was found in the morning and mud, and a few hours of sunshine restored the camp to good order.

THE MOSQUITOES.

did trouble us some; but *I* was all right, for a friend had furnished me with some sort of compound of oil of tar, pennyroyal, camphor, &c., to rub over my face and hands, and the perfume (?) drove all of the mosquitoes—and my room-mates—out of the tent.

The right thing to do is to make a "smudge," or smothered fire, at the entrance of the tent, and fan the smoke into the tent until the atmosphere is suffocating. The mosquitoes, armed with Babcock-extinguishers, rush in to ascertain the cause of the smoke, and you quietly dodge out and scratch yourself by the camp-fire.

Dakota mosquitoes are yellow, and will make you the same. I think they are a cross between the common mosquito and the wasp. Although very billious, they seem to enjoy good health, and are as full of energy and business as a Chicago grain-speculator.

GAME.

Ducks, geese, plover, curlew, &c., were plenty, and for a time their nests and young were objects of interest. Sand-hill cranes, looking like Cockney sportsmen, gazed at us as we passed; and occasionally a great white pelican, with his game-bag always in readiness, would be seen fishing on his own hook; but we saw no practicable game or quails, and, soon after leaving civilization, we missed our little friends, the wrens and robins. There was no cat for the wren to scold and call bad names, and no apple-tree or well-sweep for the robbin; and so they, like our Iowa Colonel, deserted the expedition.

Bob-o-link was on hand wherever we went, and as boisterous and full of fun and jokes as though a dozen school-children were present, filling their little dinner-baskets with sweet-flag-root or strawberries.

Buffalo-bones were plenty; but we saw no live buffalo, elk, or deer, and it was useless to search for them, as we had forgotten to take along our game-bags.

Antelope were plenty; but, as our party made quite a formidable appearance, and kept out scouts by day and pickets by night, the antelope and jack-rabbits made no attack on us; in fact, we ventured to take the offensive in several instances; and, as our battle with

THE JACK-RABBITS

was the most sanguinary and decisive of any, a brief report of it may be of interest. Our scouts reported the enemy in force, strongly intrenched behind a bunch of buffalo-grass. The line of battle was formed with the six-mule team in the centre, the supply-wagons on the right, the ambulance on the left, and the cook and commander in reserve at the rear. The mounted infantry were then ordered to make a detour around the hill, and attack the left flank just behind the second rib, while the mule-team led the charge in front.

Firmly and steadily the columns advanced on a 30 curve up a 52.80 grade,—the bright sunlight of the beautiful June morning gleaming on the bean-pots and coffee-kettles gracefully swinging from the wagon-bows as we swept onward over the broad green prairie.

Then came the sharp report of the muskets, mingled with the fearful bra

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The Chicago Tribune.

Sunday Morning, September 28, 1873.

THE SUSPENDED BANKS.

The banks that have actually closed their doors owe it to their depositors and to the public either to reopen forthwith or go into voluntary liquidation at once, under the process provided by the National Currency act. If they neglect to do so, it is the duty of the Comptroller of the Currency to put them in the hands of a Receiver. It is proper that the interests of their creditors should be protected, and it is for the public good that their assets should be turned out as speedily as is practicable. If they really cannot reopen, the better way out of their embarrassments is a formal notice of voluntary liquidation. This will enable them, under the law, to turn over to the depositors their just proportion of the currency on hand, and as many of the bills receivable and convertible assets as necessary. Mr. Holmes, of the Manufacturers' National, is the only one of the suspended bankers who has announced the intention of adopting this course. The others should lose no time in coming to some decision. The Union Bank closed, according to its own statement, with $600,000 currency in the vaults, $800,000 of Eastern exchange, which is falling due from day to day, and collaterals on maturing notes which may be converted into cash. The Union Bank has no right, legal or moral, to withhold this large amount of money from the public at such a time as this, and much less from the depositors whom it owes. If there was a necessity to suspend business, then it became proper, at the same time, to adopt the readiest means for turning out to depositors the cash and negotiable assets on hand. What is true of this case is equally true of all the others. Time enough will have elapsed by Monday to decide whether a resumption is possible.

The whole secret of the financial distress in Chicago and the West is the lock-up of the currency. We have not been remiss in castigating the cowardly depositors who have made a disgraceful scramble for currency to stow away in safety deposits and private vaults. When half a dozen banks close, and thus keep an aggregate of one to two millions of money out of the market at this time, we apprehend that a large share of the blame must be transferred to their shoulders. If this large amount of money is to be locked up in the vaults of bankers who are doing no business, it does nobody any good. It cannot relieve the banks, nor the merchants, nor the grain-dealers. It should come out. If the suspended banks do not voluntarily adopt the means provided by law for just such a contingency, the depositors will undoubtedly take steps to have them placed in the hands of a Receiver. This becomes the duty of the Comptroller of the Currency upon the application of any creditor who fails to receive his money on demand. The depositors have a right to representation and protection. In the present condition of the suspended banks, the interests of the creditors are entirely in the hands of the debtors. If the suspended banks are actually solvent, as they all claim to be and as we believe they are, this process will enable them to save their charters and perhaps their capital. They will then be in a condition to resume business with restored confidence. If any of them are not solvent, it will still be better for them to save the expense and delay of a Receivership, and escape the imprecations which such expense and procrastination will be sure to bring down upon them. Every banker who is not in a condition to resume to-morrow morning can do his share toward relieving the distress by giving notice of voluntary liquidation, and turning out his assets as fast as possible.

THE MEN FOR THE CRISIS.

It is not unlikely that a special session of back-pay and forward-pay Congressmen will be called to take action on the financial crisis. In such an event, who will represent us? Whose skulls will be tapped to furnish the wisdom that is to bring business into smooth waters again? To begin with, we have Logan, and Oglesby, and J. D. Ward, and John B. Rice, and Charley Farwell. Before them will come questions like these: Shall more greenbacks be issued, or shall steps be taken to restore specie payments? Shall the protective tariff be repealed, or shall more protection be piled upon what we now have? Shall greenbacks be funded into bonds, or shall bonds be converted into greenbacks? etc., etc. Without meaning to be exciting on our Representatives, we venture to say that not one of them ever read a work on political economy in their lives, if indeed they ever opened one. They were voluble enough in the last campaign in telling how the election of Greeley would bring on a financial crisis. The only fault with Greeley was, that he had urged long ago, and with vehemence, a restoration of specie payments as a means of checking profligacy and speculation. Opposed to him on this issue were the Jay Cookes, and Henry Clewses, and Boutwells, and Logans, and Oglesbys, and all the windbags in the country, who assured us that Grant was the eminently safe man, and the only thing that could avert a financial crisis. They even made Grant believe it himself.

Now, we are not so foolish as to fancy that the election of Greeley would have averted this crisis. It would have made no difference. We said so at the time. The seeds of disaster had already been sown, and they were sure to spring up. The Administration is largely responsible for what has happened, in awarding its prestige to such moonshine operators as Jay Cooke and Henry Clews, thus enabling them to trade and speculate on the confidence of the country. But this is no time for fault-finding. We only insist that all these "eminently safe" men shall come to the front, accept their responsibilities, and tell us their way out of the mire. They were shock-full of financial wisdom twelve months ago. Now, let us see what their patent contrivance is. Don't lecture us about the boys in blue, but tell us about the ladies in green. There is ex-Secretary Boutwell, soon to take his seat in the United States Senate. It is an axiom of this stunning financier,—this American Vansittart,—that "There is no such thing as a science of political economy." When he opens his mouth in public debate, will he be good enough to say whether there is any such thing as science; whether there are any such things in this world as *facts*? Science, whether of political economy, or chemistry, or geology, or what not, consists in nothing else than the collection, observation, and arrangement of *facts*. If Mr. Boutwell will tell us that there are no *facts* regarding money, trade, industry, banks, gold, shinplasters, debt, and credit, we shall be able to know what he means, and Logan and Oglesby will be on hand to refute him.

THE LESSON FOR THE DAY.

This blessed day of our Lord being a day of rest, and set apart for serious reflection, it is proper that all men should shut out the world with its fleeting shows from their thoughts, and concentrate them upon the future state and its eternal realities. There are no checks to be drawn to-day, no deposits to be made, no drafts to be protested, no wheat to buy or sell, no banks to burst, no notes to cancel or renew. The whole crazy financial machine comes to a stand-still, and the wheels, which have been running all out of gear, with the boiler at the bursting-point, stop their eccentric revolutions. The noise, and bustle, and fury and insanity of the Exchanges, the Chambers of Commerce, and the streets are hushed, and the holy peace of the Sabbath morning broods upon everything like a dove. Upon such an occasion, therefore, it is meet that man should give himself up to devout thought and solitary reading and meditation, and banish the world far from him, that it may not disturb the holy peace.

To further this end we have to suggest that bankers and depositors, gold-gamblers and wheat-speculators and corn-cornerers, note-holders and note-payers, and all men who have money in the bank, should rest their weary brains and calm their perturbed spirits by quiet perusal of the Sacred Scriptures. The unfortunate soul who is sore oppressed and knows not which way to turn from his financial oppressors will find it written: "There the wicked cease from troubling and the weary are at rest," and he can take this consolation to himself: that there is one place where the banks never break. If he has six notes coming due on Monday, he will find it there recorded: "He shall deliver thee in six troubles; yea, in seven, there shall no evil touch thee." Those whose nights have been restless, and who have tossed to and fro until day-break, will find sweet comfort in these thoughts: "My days are swifter than a weaver's shuttle, and are spent without hope. O, remember that my life is but wind. I loathe it. I would not live alway; let me alone, for my days are but vanity." A careful study of Job, who was worse off than any Chicago depositor, will show that the old patriarch had much sound philosophy wherewith to console himself, and we commend to those who are troubled about their moneys, his eminently sensible remark: "If I have made gold my hope, or have said to the fine gold 'Thou art my confidence'; if I rejoiced because my wealth was great, and because mine hand had gotten much, this were an iniquity to be punished by the Judge." Above all, it is necessary that man should have a realizing sense of his littleness, and no longer utter vain knowledge, or fill his belly with the east wind. He should understand that "Man that is born of a woman is of few days and full of trouble;" that he cannot draw out a leviathan with a hook, or give goodly wings to the peacock, or bind the unicorn with his band in the furrow; and all this he will clearly comprehend by studying the Holy Scriptures. As a climax to the Scriptural lesson of the day he can take to himself that healing balm: "Lay not up treasures on earth, where moth and rust corrupt, and thieves break through and steal." The Scriptures are full of consolations for every man in the present crisis.

Having closed the Holy Book, he may turn to the dialogues of Plato and find much wisdom applicable to panics. Marcus Aurelius will satisfy him that everything in this world is a vapor, except virtue. Epictetus will show him that these things are not evils, but only the view we take of them, and that the man who has nothing but a skillet and a stone lamp is well off, if he only thinks so. Out of the mouths of old sages and heathen philosophers, who had tested all the vanities of the world, he will find how unsubstantial and hollow the world is, after all. The modern philosophers also can comfort him, and Schopenhauer's Pessimistic Philosophy will convince him that the worst is the best, and other transcendentalists stand ready to prove to him that there is no such thing as a panic; that the people are only running to and fro imagining a vain thing; and that what he thinks is a sore misfortune is only a freak of the imagination, which has no existence at all.

By such a course of reading as we have indicated above, by calm reflection upon the things of eternity, by keeping cool and letting the hair grow, by eating three good, square meals, by going to church and listening to the minister, by taking a quiet walk this evening and admiring the starry heavens, by going to bed early and by letting banks, and drafts, and notes, and currency, and the other vain things of earth take care of themselves until to-morrow, there is no doubt that every man will wake up to-morrow morning refreshed, calm, composed, and with a level head on his shoulders. The one great need of the hour is coolness, and there is no better recipe for coolness than the course of reading and meditation we have suggested; and there is no better time for it than this blessed Sabbath day.

The reported defalcation of the Pittsburgh Postmaster, John H. Stewart, is an indication that all existing swindles will be apt to come to the surface about these days. It is a good time for defaulters. The insignificance of comparatively petty steals is overwhelmed by the greater misfortune which oppresses the public, and the official scoundrels and betrayers of trust, both public and private, will escape the prominent attention which they might expect to command at another time. As an instance of this, we may mention that Mr. Harper's case has disappeared altogether out of public consideration, and Carleton, the defaulting Cashier of the Union Trust Company in New York, though he made way with $400,000 or $500,000, is no longer mentioned. A still more unfortunate element of the present panic is the encouragement it is likely to hold out for new swindles under the hope that they will be undiscovered in the general melee of suspensions and failures. The utter demoralization of a panic is apt to suggest to men, whose thoughts would never take such a direction at other times, that everybody is taking care of himself, and that one should make the most of his opportunities. It will be necessary to have a general settling day, after the storm has blown over, which shall include the moral as well as the financial delinquents.

THE RAILROADS.

Should the present financial distrust continue its effects will speedily be felt in every household in the land, especially in the country. A moderate influx of currency, and resumption by the banks, will afford only partial relief. Even a return to the business transactions of last month would not avert the inconvenience and suffering now inevitable. Not less than eight of our Chicago railways were heavily engaged in works of construction. The Lake Shore & Michigan Central were laying double tracks, mainly of steel, to facilitate the movement of our exchanges with the East. The Burlington, Rock Island, Alton, and Northwestern were also putting down large quantities of steel rail, and perfecting their magnificent systems of roads. The Illinois Central was assisting the Southern Railroad Association to form an all-rail route between Chicago and New Orleans, and several companies were endeavoring to bring coal much cheaper to Chicago. All these improvements were greatly needed, and would have inured to the public benefit. They would have facilitated transportation, rendered travel safer, and living cheaper. The progress will go no farther. The mandate has gone forth to retrench. One railway company in this city has discharged 775 men this week, and in a few days will dismiss 250 more. These men were all engaged upon construction work. The train force has scarcely been touched, but the falling off in traffic will necessitate numerous reductions. The same rigorous economy will prevail in the machine shops. Single men will go first, and every effort be made to retain the men having families dependent upon them. Wages will be cut down correspondingly, and the men be put on eight hours' time; and, if deemed necessary, the time will be further lessened one-half in order to retain a larger number and afford them a bare chance of earning a subsistence. In this way, this one Company expects to lessen its pay-rolls fully 2,000. Should the other companies be reduced to the same dire necessity,—and all having unsalable bonds on the market certainly will,—a vast portion of our hitherto consuming population will be forced to half rations.

This serious view of the question did not occur to the men whose violent outcries against the corporations have precipitated the disastrous result. It was not altogether unexpected. Prominent railroad men who negotiate with foreign capitalists foresaw the crisis. But they were powerless to avert it. They had no means of reaching the people to warn them of the danger. Only the hoarse cry, "Down with monopolies!" could gain the popular ear. The multitude caught up the shout, and, accompanying it with fierce demonstrations, sent it across the sea, until capitalists, who were ready and able to advance the money the West needs and must have for its development, shrank from touching securities which the ambition of demagogues could at any moment render valueless.

Were the railroads the only sufferers, the disaster would not be so grievous; but, in their paralysis, a wide-spreading industry is affected. The locomotive works in the East are dismissing men by the hundreds, and car-shops will be forced into similar economy. Rolling-mills and iron-furnaces will also be heavy losers. These have grown into giant proportions in our midst. The pay-roll of one Chicago mill averages $90,000 monthly, and it is not the largest concern. They are all full of orders for some weeks to come, but the prospect of a continued busy season is not promising. Iron and lumber firms will suffer to a greater or lesser degree, and every branch of trade will have o bear its share of the pinch. The result of the conflict is, that the farmer, with bins full of grain, is taking the bread out of the working-man's mouth, and foreclosing the mortgage on his own farm.

The full remedy lies in education and enlightenment. When the people can be brought to see that capital will not seek Western investments unless assured of safety, they will cease threatenings and legislation that wall us in from the only men financially able to carry through our most needed enterprises. When the railroads, on the other hand, learn how to avoid exasperating the farmers, they, too, will be wiser. The West is boundless in resources, which remain comparatively unavailable, simply because there is not, and never was, money enough here to develop them. Europe can supply our demands, and will, readily and fully, whenever convinced that the investment is safe.

OUR POPULATION IN 1900.

Mr. Francis A. Walker, the Superintendent of the Ninth Census, discusses in the current number of the *Atlantic Monthly* the probable population of the United States in the year 1900. Not the least interesting feature of his essay is the comparison of the predictions made by some of his predecessors with the actual results as ascertained by the successive censuses that have been taken. Mr. Elkanah Watson, in 1815, undertook to forecast the population of the country for the several decades from his time on to the end of the century. The five succeeding census reports verified his predictions with such remarkable accuracy that many people began to look upon him as an oracle, or credit him with clairvoyant powers. Mr. Watson's method was very simple, however; it was nothing more nor less than the application of the "Rule of Three," taking the ratio of increase from the first census of 1790 to his own time as the standard of comparison. On this basis, he calculated that there would be something over 100,000,000 souls in the United States in 1900. For 1820, 1830, 1840, 1850, and 1860, Mr. Watson's calculation came within a few thousands, one way or the other, of the actual population of those years. Mr. Walker points out that this approximation of Mr. Watson's was altogether fortuitous. If nullification had succeeded in 1832, as was possible, Mr. Watson's estimate for 1840 would not have been realised; had not the potato crop failed in Ireland in 1845-'7, the estimate for 1850 would have fallen short; and if it had not been for the acceleration of German emigration in 1850 and 1854, Mr. Watson would not have come within a million of the real population of 1860. After this, Mr. Watson's luck as a calculator failed. His figures for 1870 were not verified by some four millions. Mr. DeBow, Superintendent of the Seventh Census, and Mr. Kennedy, Superintendent of the Eighth Census, followed in the footsteps of Mr. Watson; and, practically adopting his method of calculation, without any estimate of the national disturbances likely to intervene, arrived at the same conclusion. Mr. DeBow found the progression for six decades had been an average gain of about one-third for every ten years, and on this basis set the population for the year 1900 at 100,387,408, or but a few thousands lower than Mr. Watson's estimate. The census for 1870 was nearly as hard on Mr. DeBow as on Mr. Watson. In one case, the ninth census fell short about 4,255,355; in the other, 3,770,061.

Even if Mr. Walker were not shrewd enough to foresee the likelihood of material disturbances in the growth of population, the disappointments attendant upon the calculation of his predecessors would have taught him to be chary of any absolute system of calculating perspective population. He admits that any plan of calculations that could be adopted is fallacious and apt to be reversed by influences that cannot be determined in advance. The falling off in the ratio of increase between 1860 and 1870, however, furnishes some basis for estimating the probable decrease during the next thirty years of the ratio, which remained about the same for the first seventy years of our Government. The increase from 1860 to 1870 was about 4,000,000 less than it would have been had the preceding ratio held good. Of this, a loss of 1,765,000 is directly attributed to the War of the Rebellion. That is, Mr. Walker estimates this number to be the direct losses by wounds or diseases, through the retardation of increase in the colored population by reason of privations, exposures, and excesses incident to a change of condition, and the check given to immigration by the existence of war. To this must be added the reduction of the birth-rate by the withdrawal of able-bodied men from their homes, which, by an interesting process, Mr. Walker estimates to have been about 750,000. Together, then, the war cannot account for a decrease of more than 2,500,000 out of the total loss of 4,000,000 in the ratio of progression. The other 1,500,000 that "turned up missing" must be charged to various influences that are likely to increase within the next thirty years. Among these are the changes from agricultural life to manufacturing pursuits, from country to town, from simple habits to the fashion of foreign life. These changes will be more decided than ever before from now on. Mr. Walker says:

> As the line of agricultural occupation draws closer to the great barren plains; as the older Western States change more and more to manufactures and to commerce; as the manufacturing and commercial communities of the East become compacted; as the whole population tends increasingly to fashion and social observance; as diet, dress, and equipage become more and more artificial; and as the detestable American vice of "boarding," making children truly "incumbrances," and uprooting the ancient and honored institutions of the family, extends from city to city and from village to village,—it is not to be doubted that we shall note a steady decline in the rate of the national increase from decade to decade. But it would be merely an attempt at imposture to assume that numerical data exist for determining, within eight or ten or twelve millions, the population of the country thirty years from the date of the last census.

Without undertaking absolutely to determine the new rate that shall be substituted for the old rate of increase, he hazards the assertion that the best of good fortune will hardly carry the population of the country beyond 75,000,000 by the close of the century.

Curious persons may use Mr. Walker's conservative estimate to forecast the probable population of Chicago in 1900. The population of Chicago in 1860 was something over 109,000; in 1870, it was, according to the United States census, about 300,000. This is a ratio of increase of about 260 per cent. The ratio of increase in the population of the United States was 33 per cent prior to the taking of the last census. The population of the country is now 40,000,000, in round numbers. Mr. Walker, with superior facilities for making the calculation, estimates that the population of the country will be 75,000,000 in the year 1900. As the whole thing is pure guesswork, there is room for any amount of speculation on the subject.

THE KELSEY CASE.

The Kelsey murder, at Huntington, Long Island, and, at the same time, curious, cases which has ever come before the criminal courts of this country. It has already attracted as much attention as the Colt or Webster murder, and has developed from a local event into one of such comprehensive importance as to attract the comments and theories of all the law journals and nearly all the leading papers of the country. At Huntington, the affair has completely revolutionized society. It has arrayed one half the town against the other, in the most bitter manner, and has even entered into politics, and become a localism.

The principal figure in the supposed tragedy is Charles G. Kelsey, who was a resident of Huntington, and the events which have transpired, whether they are comedy, farce, or tragedy, grew out of his relations with one Julia Smith, a school-girl, to whom he persisted in paying his addresses, which were distasteful both to herself and to her relatives. After she had repelled him, he continued sending her letters, which she finally ceased taking from the Post-Office. He kept on writing, however, until the office was flooded with them, some of them being written in the form of a romance, in which he and Miss Smith were the hero and heroine. After the rejection of his suit, some of the letters were addressed to her aunt, and in them he insinuated some statements calculated to direct suspicions against the character of her niece,—the writer evidently thinking that there might be a probability of obtaining her if he could prejudice the family against her. At last, he sent the following epistle to the aunt, which was the first step in the tragic events which quickly followed:

HUNTINGTON, June 28, 1869.

Mrs. Stuart:

Are you aware under what circumstances Julia was absent from her house on the 10th of May, or near that time, at a late hour of the night? If so, are you willing any longer to intrust me, without sufficient motives of silence as yet, with so important a secret, whose momentary divulgence might cast a shadow over Julia's life? I have refrained from saying anything about the affair to the world, but it is something more than you could expect that I should always keep such a secret unless I were bound by stronger ties to her than I am at present. I offer you silence, but at a price beyond all the wealth that you have. I will give you an opportunity of making a private and friendly settlement of this question, which Julia has taken out of the reach of law; for, if going to the foot of Cold Spring hill, among the cedars, alone, at 9 o'clock at night, when she knew that most likely some one would be there, is not an evidence of love on her part, then nothing is. You have all been fierce against me, and would have put me down at all hazards had I not opposed you with the few rights that I could claim in the contest. Now that Julia has given me the advantage I wish to make no show of triumph, but would be more willingly apologize and bow to you. I have told you what Julia has done to justify myself. CHARLES.

The indignation of the friends of Miss Smith was at length fairly aroused, and one night in November last, a party of men tarred and feathered him, and then turned him loose. He went home, and subsequently disappeared. His disappearance did not excite any comment, as it was only natural that a man who had suffered such an indignity should take himself off as fast and as far as possible from the scene of the operation. There were a few who thought that he had been foully dealt with, after the tar and feathering, but the general impression was that he had fled from the place.

Ten months after this time, in August last, a new phase in the affair was developed. Some fishermen on Oyster Bay, near Huntington, discovered a pair of legs and a portion of the abdomen of a human body, covered with tar and feathers. A pair of pantaloons and a pair of drawers were upon the legs, which have been identified as those of Kelsey's, and in the pocket was found a watch-chain, which is also known to have belonged to Kelsey. These facts were deemed sufficient to identify the remains as those of Kelsey, and thereupon three theories were based. One class of the people contended that he had been murdered and thrown into the bay; another, that he had committed suicide. Still another—and a very large class—maintain that these are not the remains of Kelsey at all, but that he is still alive, and that he is now engaged in plotting to convict the men who tarred and feathered him of his own murder. There are several facts in the evidence which help sustain this bold theory. As we have said before, the affair has influenced politics, and has resulted in the formation of a Tar and No-Tar party, the latter being opposed to violence of any sort. Those who dispute the identity of the remains claim that designing persons placed the body where it was found for the purpose of creating political capital, and cite numerous publications in the local political papers, as well as the posting of a placard about the Town of Huntington called "The Funeral of the Legs," to support their theory. Again, the pants and drawers on the remains have not been fully identified, Kelsey's brothers, in fact, being very doubtful about them. Another very strong point is urged by those who entertain this theory. A witness who was present, but had no part in the transaction, and, therefore, could not be implicated in the supposed murder, swears positively that no tar was applied to Kelsey's lower limbs at all, and that, after he was released, his hands came in contact with his body, and the tar easily rubbed off, and that he walked home a distance of three-quarters of a mile, during which he might easily have rubbed off the most of the tar upon him. The legs, however, when found, were completely covered with hard, thick tar from the ankles to the knees. Those who maintain the identity doubtless have equally strong facts on their side. The watch-chain is identified beyond question, and the absence of the watch is explained by the fact that it was found at home, with the chain gone. Furthermore, it is shown that, on the morning after the tar-and-feathering, one resident of Huntington saw a wagon rapidly driven across the bridge near the bay, and that another saw a boat rowed out into the bay immediately after. Near this bridge a shirt and a pair of boots were found, which have been positively identified as Kelsey's, and it is furthermore shown that there is a loose plank in the bridge, which could easily have jolted them out of the wagon. These are the main facts in the case. Since the Coroner's inquest, popular opinion has become so divided that there is little doubt those who participated in the tar-and-feathering will be arraigned for his murder. The whole of Long Island is in a blaze of excitement over it, and there will be no peace until it is definitely settled to whom the legs belong. The case, therefore, promises to be one of the most curious on record.

THE COTTON CROP OF 1872-'3.

The cotton year begins on the 1st of September, and closes on the 31st of August. The crop of 1872-'3 includes all gathered after Sept. 1, 1872, which is supposed to be all brought to market before the end of August, 1873. The crop of 1872, from the returns and accounts carefully kept during the year, shows a yield of 3,930,508 bales; the exports being 2,679,986 bales, and the home consumption 1,201,127; stock on hand, 90,989 bales. The returns show the changes that are taking place in the cotton trade. In former years, all the cotton grown in the United States has found its way to the nearest Atlantic port, and thence by ocean to its place of destination, whether in Europe or in New England. During the year just closed 402,296 bales have been transported overland from the cotton fields to the manufacturers' mills. The year before, the overland shipment was 342,186 bales.

The increase in the crop of '72-3 over that of the previous year is nearly a million of bales, and the following table exhibits the place of growth and the increase of production in each State:

State:	1872-3. Bales.	1871-2. Bales.
Louisiana	1,240,384	957,533
Alabama	332,457	286,612
Mississippi	313,450	197,956
Florida	14,068	19,359
Georgia	614,039	450,859
South Carolina	974,476	271,241
North Carolina	61,576	52,528
Virginia	433,583	276,098
Tennessee, etc	378,813	341,080
Total	3,792,846	2,854,351
Consumed in the South	137,662	120,000
Grand totals	3,930,508	2,974,351

The crop of 1872-'3 is the largest, except that of 1870-'71, raised since the war, as will be seen from the following particulars of each year's production:

Years.	Bales.	Years.	Bales.
1873-'79	3,930,508	1863-'69	2,439,030
1871-'72	2,974,351	1867-'68	2,593,993
1870-'71	4,352,317	1866-'67	2,019,774
1869-'70	3,154,946	1865-'66	2,193,987

There is an increase of home consumption of cotton over that of the immediately preceding years. The exact distribution of the crop is thus shown: Crop of 1872-'3, 3,930,508 bales; on hand at beginning of the year, 59,287 bales; total supply, 3,989,295 bales; exported to foreign ports, other than Canadian, 2,679,986 bales; sent to Canada, 2,900 bales; burnt, 1,000 bales; stock on hand Sept. 1, 1873, 90,989 bales; at Providence, &c., 13,793 bales; total shipments and in store, 2,788,688 bales; balance taken by spinners during the year, 1,201,127 bales, of which 137,662 bales were taken by spinners in the Southern States. The consumption for three years has been as follows:

	1870-'71.	1871-'2.	1872-'3.
Northern mills	1,008,956	977,546	1,063,465
Southern mills	91,240	120,000	137,662
Total, bales	1,100,196	1,097,546	1,201,127

The increase of consumption in 1872-'3 was 63,587 bales, of which 17,662 was in the Southern States; 39,000 bales were consumed in Georgia, 16,000 in South Carolina, and 15,000 each in Alabama and Virginia. The weight of the bales, taken at various shipping points, shows averages ranging from 451 pounds down to 444 pounds. The aggregate was 1,824,920,023 pounds, which, divided by the whole number of bales, gives an average per bale of 464 pounds.

The consumption of cotton in home manufactures, though slightly on the increase, thus compares with previous years:

Year.	Pounds.
1859-60	422,704,975
1869-70	598,308,257
1872-73	540,507,180

During the interval succeeding 1860, the country has been taxed an average of 40 per cent to encourage the home manufacture of cotton; and now, in 1873, the consumption of cotton goods is less per capita than it was fourteen years ago, when there was no protective duty. Since 1860 the population has increased 33 per cent, and yet, with the cotton grown at their own doors, the American spinners demand and receive 40 per cent bounty on their goods, and do not produce as many pounds of cotton goods per head of the population as they did fourteen years ago.

JAPANESE TEAS.

Any subject which is soothing ought to attract very general attention in the midst of the present financial excitement, and the reader, as he sits down to his cup of tea, may therefore take some interest in knowing something about the cup which cheers but not inebriates, especially if it contains Japanese tea, as it probably does. The larger part of the Japanese tea comes to the United States, England taking very little of it, as the preference there is for black teas, and it has been found more profitable to prepare Japanese teas green,—the color which best suits American tea-drinkers. Hitherto but little has been known of the Japanese teas in this country, although we are such heavy consumers; but lately a statement has been made in the *British Trade Journal*, based upon consular reports, which contains some very interesting details. The production of Japan for the year 1871 was about 36,000,000 pounds, one-half of which was used in that country and the other half exported. The best tea is produced in the Province of Yamashiro, and in some parts of the province there are trees 400 and even 500 years old which produce tea worth $5 per pound. The tea from young shrubs does not remain good for over a year, while tea from the old trees is at its best at the end of a year, and remains so for eight months. The Japan teas, fine, finest, and choice, rank with fine to finest China Moyune greens; medium to good medium, with good to fine Foochow, or Amoy Oolongs; and low medium with good cargo Oolongs. A very important feature of the Japanese teas is, that, as a rule, they are not colored with any pigments. In the preparation of the Chinese green teas, on the other hand, a mixture of gypsum and Prussian blue or indigo is used, giving a glazed slate color. At Nagasaki, however, there are conscienceless Japanese, who imitate the Chinese green tea, and it is exported under the names of Hyson, Young Hyson, Gunpowder, and Twankay. Nearly all the tea, however, that is shipped from Yokohama and Hiogo is uncolored. The color of the liquor which Japanese uncolored tea draws is a pale olive—not so bright as that drawn by the finest grades of Chinese teas. In Japan, they attach great importance to the color of the liquid, as it is a rule that the finer the grade of tea, the paler is the liquor it draws. In ordinary Chinese black teas, the flavor of the liquor is considered of more importance than the color, which is usually reddish. When it is muddy, however, it is a sure sign of adulteration. The Japan tea is packed in half-chest boxes, the average weight being about 46 pounds. The lower the grade of tea, the lighter it weighs; a box which will contain 55 pounds of the choicest tea holding only 44 pounds of the common grade. These are the main facts stated by the British Consuls in their reports, and they may furnish some consolation, even in a panic, to tea-drinkers, by showing them what they are drinking, and how it is made and exported.

The latest mail accounts from England indicate that the tide has again changed in favor of the Tichborne claimant. The London *Telegraph* says that "The popularity of the claimant seems greater than ever." This turn in public sentiment has been chiefly occasioned by the evidence of one Bogle, an old man 83 years of age, and for thirty or forty years a confidential servant in the Tichborne family. His recognition of the claimant as the genuine Roger Tichborne was confident, and sustained by many explicit statements of great force. The impression made by this witness upon the jury and the public is described as having been very favorable; and the answers in detail were of a kind to put a new face upon many of the unexplained and suspicious circumstances that have been brought forward against the claimant. From present indications, the Government will scarcely be able to induce the jury to convict the claimant of perjury.

Obituary.

Mr. Donald Dalrymple, the member of the English Parliament who recently visited this country to examine into the management and the system of our inebriate asylums, died a few days since in London from disease contracted while in this country. He was born in 1814, and during his earlier days studied medicine. In 1836, he became a member of the College of Surgeons, and in 1854, Fellow of that institution, and five years afterwards a member of the College of Physicians of London. In 1863, he retired from his profession, and in 1868, was returned to Parliament by the Bath Liberals. He espoused all the prominent measures brought forward by the Gladstone Ministry, supported the Irish-Church bill and advocated the vote by ballot. Of late years, however, he has devoted his time almost exclusively in endeavoring to induce Parliament to establish asylums in England for inebriates and brought forward a bill to that effect, which was defeated. He also held many important local offices, in connection with educational affairs and charities.

The cable has also announced the death of Jean Jacques Marie Cyprien Victor Coste, one of the most eminent of the French naturalists. His favorite study was embryology, and his essays upon this subject gained for him a gold medal from the Paris Academy of Science. Shortly afterwards a chair of embryology was created for him in the College of France. In 1851, he was elected a member of the Academy of Science. Of late years he has given much attention to pisciculture. He was furnished by the Government with all the necessary means, and in two years' time he stocked the Rhone with 600,000 salmon. In 1862, he was appointed Inspector-General of the river fisheries, and, later, of the fisheries on the sea coast. "Darbiay the Elder," whose death was announced a day or two since, was an eminent French politician and agriculturist, who has been actively engaged in the grain trade since the time of the First Empire. He was one of the first members of the French Agricultural Society, and in 1841 was elected to the Chamber of Deputies, where he remained until 1848. In 1849, he represented the Department of the Seine in the Legislative Assembly, after which he retired to private life. He was the writer of several works on cereals and their preservation.

THE WORKING-GIRL QUESTION.

Letters from Some of the Girls.

THE OBJECTIONS TO HOUSEWORK.

To the Editor of The Chicago Tribune:

SIR: I notice in your issue of to-day a communication from "Alpha," in which the desire is expressed to "hear from the girls themselves" the reasons why so many of them prefer to accept situations in almost any other employment than that of domestics when the latter offers them better wages.

I can only answer for myself, and will say that, in my case, it is neither incapability to do, nor dislike for the work in itself, that would deter me from accepting a situation as a servant, but it is because there is so much difficulty in suiting a mistress. There is so much fault found by mistresses in regard to their servants that it has almost superseded the topic of dress in their conversation. Every little fault is largely magnified, and imaginary ones are constantly being found, till one would imagine—and I think there really is—a strife among the feminine heads of families to see as to which can procure the worst servants. A poor cook is indeed a very serious drawback to the happiness of the domestic circle, and heavy bread occasions many heavy hearts; but a little kindness and patience would go farther to remedy the evil than a detailed account of the annoyance to your neighbors.

Perhaps some may think I do not know anything about what I am writing, but can assure such that I do, and can tell them to talk with some fashionable woman for the sake of half-an-hour, and, if they do not discover in that time that she suffers everything else of mankind from her servants, I am very much mistaken.

It is human nature to desire to be appreciated, and no girl of any refinement or education would willingly place herself in such a position, where every effort to please, no matter how great, is met with indifference, and an unkindness; and then to have deliberate falsehoods told as regards her efficiency is indeed adding insult to injury.

And "Paterfamilias," if he desires to locate the interest of servant-girls, had better be very cautious as to what extent he manifests an interest, or the "impudent hussy," no matter how innocent of blame she may be, will be dismissed in a hurry, and a new topic—the forwardness of servant-girls—will be introduced in the "circle" of his wife's friends.

Then, again, a girl is often required to do double the work she is capable of doing, in order that the wages for extra help may be saved to procure a more extensive wardrobe for her mistress than could otherwise be afforded. If such conduct is not as absolute injustice as is practiced by any class of employers, I do not know what to term it.

There are some good mistresses, but they have long ago been supplied with servants, and so the difficulty is still unconquered.

All that I have said or could still say has, in substance, been said before, but, as far as I can see, the evil has not been eradicated.

As I said at first, I cannot and do not speak for others; but what I have written has been written from firm conviction that it is true, and I would rather remain what I now am,—a girl, with, it is true, a small salary, and receive kind and respectful treatment, than to be a servant-girl, and receive, in addition to my better wages, the sneers and insults, both direct and indirect, of my mistress. Yours respectfully,

CHICAGO, Sept. 25, 1873. OMEGA.

"NO CHARITY" WANTED.

To the Editor of The Chicago Tribune:

SIR: Several communications have appeared in your paper advocating the advisability of providing for "worthy working girls" pleasant, cheerful boarding-places, at a price within the reach of their wages. I infer that the writers did not intend them to be charitable institutions, where paupers would have their wants supplied; but cheery homes, where "worthy working girls" could gather, and buy their board—not *buy* it—at a reasonable rate.

We cannot, from the small wages we receive, support the families of boarding-house keepers and middlemen, who handle the necessaries of life after passing from the producers' hands; but can and will support ourselves.

For one, I can say we don't want charity. We all understand what that means. We possess some spirit, though poor and industrious, and would rather live in the alley than in a marble mansion on the avenue, by which "Paterfamilias," "Humanity," and their wives and daughters could pass in their pleasant promenades, and with daintily-kidded hand, point up to our abiding-place; and, in that patronizing tone that to worthy poverty is so unbearable, exclaim, "My friend, *that* is the home for working girls we were telling you about, to which we contributed *ten dollars*." No, Mr. Editor, we acknowledge we are poor, very poor, but don't allow us to be forced into homes of that kind—humiliation, so engraving, to every feeling of worldly womanhood.

But we should hail with joy "cheerful, respectable boarding-places at rates corresponding with our earnings." Such a "Home" would be very acceptable to working-women, where no charity was asked or received; but a "Home" carried on in a practical, business way, affording us board at the actual cost,—not taxing us with the burden of carrying along, with profits realized from us, so many idle ones.

A WORKING-WOMAN.

CHICAGO, Sept. 25, 1873.

WORK WHAT IS NEEDED.

To the Editor of The Chicago Tribune:

SIR: On the working-girl question, I repeat what "Humanity" has quoted: "Look well before you leap." Friends of the working-girl, you have asked to hear from us. What we most need is work. Give us work at $1 per day, and we can provide ourselves with pleasant homes. What "Alpha" has said in regard to a Home for working-girls resulting in more profit to their employers than to the girls themselves is too incid a fact to question, and we thank him for making the statement. If the fund proposed for building a Home could be used in constructing an industrial manufacturing house, where those wanting could always find employment, the great evil and cause of heart-ache among the girls would be no more. We wish our good friends would call a meeting for Protestant American working-girls and hear some of their experiences as American flesh and blood.

EXPERIENCE.

DEFECTIVE TRAINING OF AMERICAN WOMEN.

*To the Editor of The Chicago Tribune

RELIGIOUS.

The Rev. Dr. Goodwin on the Indian Question.

The Approaching Session of the Evangelical Alliance.

Statement of the Troubles of the Church of the Ascension.

Interesting Excerpts from the Local Religious Press.

Programme of Services in the Churches To-Day.

The Rev. E. P. Goodwin, D.D., has been out among the Indians. Receiving an appointment from the Government as a member of an investigating committee, he visited the Sioux and Arrapahoe Agencies in Wyoming Territory, last July, and remained a number of weeks. With the facilities at his command for studying the Indian nature in its present stage of development, the conclusions to which he arrives might naturally be considered as of much importance. His views upon the subject, together with some descriptions of Indian life, were given to his congregation shortly after his return, and are reproduced in the *Advance* of this week.

Going straight at the root of matters, he makes the assertion that the Indian nature, and especially its form of development, is the cause of all the troubles. The naturally fierce disposition of the Indian is constantly encouraged to deeds of daring and devastation by parents, friends, and all whose respect an Indian would desire. The one who can show the greatest number of scalps, and the largest herd of captured ponies, is the leader of Indian chivalry, and the Chief of the band. This is no mere transient custom, but has been so long traditional that it is a part of the savage nature, and is, in fact, the *only* road to matrimony known to Indian law.

Born under the force of this custom and subject to its constant pressure, it is not surprising that those most peaceably inclined are obliged to succumb to the overruling power of this national custom. If the young brave declares for peace with the whites or neighboring tribes he is decried as a coward, and even if in be a Chief he is removed by popular decree, and a fighting leader placed in his stead.

The next source of trouble is the subject of reservations. An Indian has no idea of imaginary lines, and is liable to overstep the boundaries of his reservation without intentional disregard of his treaty. Natural boundaries, such as mountains or streams, should be substituted for surveyors' lines, if this matter would be remedied. By the present treaties too, the Indians have been allowed to leave their reservations for hunting and other purposes upon their guarantee of peace while among the whites.

These furloughs have almost invariably been profitable of evil either by debauchery, theft, or conflicts with other tribes, similar to the recent one between the Pawnees and Sioux. These evils will increase as the country is settled up, and, however much the Indians may object, they should be kept upon their reservations; any refusal upon their part so to do, should be enforced at the point of the bayonet.

The most serious trouble, however, is the Indian form of tribal government. Every tribe is composed of a number of heads, each one of which has a Chief. These Chiefs are simply braves, who, by personal prowess, have grasped authority, and who retain their power only so long as they have the physical force to enforce it. Therefore, the leadership is constantly changing, and the outgoing Chief and all his acts, treaties, and contracts are utterly repudiated. It can thus readily be seen how a treaty with Indians is, and always has been, entirely worthless. The last treaty made with some newly-pledged tribe may commit depredations and escape with plunder before the Peace Commissioner, who has just drawn the treaty, can return to the Agency.

The first stipulations of most treaties requires the delivery of all persons known to have committed depredations, but in no case have the Government ever been able to enforce this rule, not necessarily because of Indian unfaith, but because of this irresistible form of their leadership. Any attempt on the part of the Chief to enforce the rule would cause an immediate revolt upon the part of the opposing faction. In view of this fact, the withholding of supplies would seem to be the only effective left the Government; while an Indian will remain stoical to threats of sanitary, and probably cannot resist when an appeal is made to his stomach. And as many Indians must starve if Government aid is suspended, the coercive-food argument might be most powerfully applied where its advancement would prove unrefuted.

In conclusion, a glowing tribute is paid to the patience and diplomatic skill of many Indians, and coupled with hope, that as so many of the Sioux and other savage nations have been brought to give away of the power not of earth, so the day may be when the children of the darkness in our own Christian country will learn to [illegible] and worship the Prince of Peace.

THE EVANGELICAL ALLIANCE.

The World's Evangelical Alliance will convene in New York on Thursday. It is the first meeting of the kind in this country, and will constitute the most intelligent body of divines ever assembled in America. Unlike the Councils of Rome, its sessions will be with open doors and the press. The proceedings will be looked for with great interest throughout all Christendom. The topics that will be discussed are of the gravest importance, and it is to be hoped that some real progress may be made. One day is to be given to "Christian Union," the first thesis of which will be "Unity by Union with Christ, the basis of Christian Union." The topic of "Christian Life" is represented in personal religion, family religion, Sunday-schools, revivals of religion, Young Men's Christian Associations etc., while the discussion of Christian missions, home and foreign, will come before the body. Also Christianity and social evils. Protestantism and Romanism will be up, and the relation of Christianity to the civil Government, and to modern infidelity, etc. It is rightfully expected, that in this assemblage of wise counsellors some light, additional, will be thrown upon these questions. The religious press is wide awake to the interest and importance of the grave assemblage, and are profuse in their invocations of blessings upon the body. The meeting will take place in the hall of the Y. M. C. A., commencing on Thursday, and continuing for ten days. The Committee of Arrangements announce a social meeting to receive the delegates on the evening of Thursday, Oct. 2, at 7 o'clock, and the General Conference to be organized at 10 o'clock a. m. on Friday, Oct. 3.

Popular meetings will be held on both Sunday evenings (Oct. 5 and 12), in the Academy of Music, and on several of the week-day evenings in some of our largest churches, of which notice will be given.

The Committee have decided to dispose of a limited number of season tickets, each ticket admitting the holder (1) to the social reception on Thursday evening, Oct. 2; (2) to a reserved seat at all of the meetings in Association Hall; (3) to one of the reserved seats at the Sunday evening meetings in the Academy of Music; and (4) to the daily lunch in Association Building. These tickets will be transferable, price $10. They may be obtained of the Rev. S. W. Dittenden, at 56 Bible House, in the order of application by letter or person or by letter, the money accompanying the order.

The seats at the business and popular meetings, not occupied by delegates and holders of season tickets, will be open to the public. Admission to these seats will be by free tickets given out daily at the ticket office in Association Building, in the order of application.

The Committee will provide hospitable entertainment for all delegates coming from foreign lands, including the British Provinces, and for all our own countrymen who have consented to prepare papers for the Conference, and of whose coming timely notice is received.

Auxiliary alliances in the United States will be entitled to a representation proportioned to their area and strength, seven being the maximum number of delegates from any local branch. These auxiliary alliances will provide for their own delegates, and will be expected to contribute, according to their ability, to the general expenses of the Conference.

CHURCH OF THE ASCENSION.

To the Editor of the Chicago Tribune:

SIR: In your article of Sunday the 14th inst., on the Church of the Ascension, you have been led by your informants to make some statements which, although mainly founded upon facts, are so incomplete, and in the facts so garbled and distorted, as to convey false impressions to your readers, to the discredit of the Rector, Vestry, and congregation of that church.

The work on the new chapel was suspended for two weeks—but not altogether for want of funds. The obstruction to its progress having been removed, work was resumed on Monday last, and the architect promises that the completion of the structure before the close of November. This chapel, situated on the rear of the church lot corner of North LaSalle and Elm streets, and fronting north on Elm, is 76x32 feet, with a wing 16 by 35 feet on the west side of the front which will be divided into a vestibule and sacristy. The walls are of stone and the style of architecture is Gothic. It comprises part of the plan for a large church to cover the whole lot, which the congregation hope to build at no very distant day. The chapel will have seating capacity for 250 to 300 persons, and with the unusual number of Sunday services held in this church, its size will be sufficient for the accommodation of the parish for some time to come. The symmetry of design, beauty of inside ornamentation, and comfort, it will not be excelled by any church in the city.

The "many thousand dollars" of net contributions by benevolent Christian residents away from the parish and diocese" amounted to $4,787, including the "R. Rosch fund" of $1,000. All of this money has either been used for the purposes for which it was contributed, or is actually on hand and available for those purposes, except $492 due from the Bowling Green Bank in New York, and most of which will probably prove a loss to the parish. The Rector, while absent in New York, made deposits in this bank, which was then considered to be very safe depository. The amount collected by the clergy of the Ascension was $79.66, and the expense of collection was $1—over 47 per cent of the whole, which fully justifies the remark in your article "that the expense of collection had been great." But if we analyze this collection expenditure, the operations of the clergy will not appear in the censurable light implied in your article. The gross collections by the Rector were $4,229, and his expenses $787, or but a trifle over 18 per cent. This showing needs no defense. The gross collections of the Rev. Mr. Street were $3,672, and his expenses $2,984—about 81 per cent. This is very large to be sure. But it must be remembered that most of his collections and nearly all the time spent in making them were in England—extending through eighteen months of travel and unavoidably expensive living. His *personal* expenses were less than $1,000, which, under the circumstances, were exceedingly small, and imply much economy and self-denial. About $800 (I have not the exact figures at hand) were expended for a magic lantern and other apparatus to illustrate a lecture upon the great fire, and about $700 in other expenses attending the delivery of this lecture, which, as a financial scheme, proved a failure. Included in the $2,984 are also $500 allowed by the Vestry to the family of Mr. Street during his eighteen months' absence—a very meagre sum, and entirely inadequate to their support. It must also be remembered that all his collections were not "contributions by benevolent churchmen," but a considerable portion was for admission fees to his lecture, for which the purchasers of tickets are presumed to have received an equivalent. There is no doubt that this gentleman went to England expecting success, and labored faithfully to achieve it, but, owing to adventitious circumstances over which he had no control, his mission proved a failure. The Vestry, believing he had done the best he could, passed a vote of thanks for his efforts in behalf of the parish, and his mission having been prosecuted under their authority, assumed the responsibility for its results. In view of this assumption, the Bishop of the diocese, with the advice of the lay members of the Standing Committee, imposed the making a certain additional sum in vestry and personal pledges, as a final equitable adjustment of the whole matter. This the Vestry cheerfully undertook and promptly accomplished to the entire satisfaction of the Bishop, who thereupon gave his official consent to a loan of $4,000 upon the portion of the church lot not covered by the chapel, and his promise of $3,000 more for the final completion of the chapel after the expenditure of the money on hand and the proceeds of the loan. This $3,000 is an appropriation by the Bishop, with the advice of the city clergy, toward the rebuilding of the Church of the Ascension, out of a considerable sum contributed by the Church at large, soon after the great fire, through his hands, toward the rebuilding of the burned churches in Chicago.

While upon the subject of church-building contributions, it should be added that besides the sums named as collected by the clergy, the additional sum of $562 was contributed through the hands of F. B. Peabody, Esq., then Senior Warden of the parish. Also about $165 has been realized from interest on deposits; all of which will be shown in the tabular statement herewith.

Your article goes on to say "Another large sum had been paid out of the building fund to maintain the Rector and his family," etc. This is true as far as it goes. The Rector had no as ury from the parish until his return from New York about a year after the fire, when the Vestry voted him a salary of $2,000 per annum—and undertook to secure sufficient pledges to make up this amount, but did not succeed. At this time none of the parishioners had returned within the limits of the parish, and no place could be secured for Sunday services. In fact, so scattered were the members of the old congregation—many having left the city—that only a mere handful resided within convenient distance of any one locality within the city. Consequently we had no services until, in the following winter, when they were commenced in a parlor of the Clarendon House; afterwards, for a few Sundays, in a society-hall over 55 North Clark street, until the occupation of the present temporary chapel at 310 North Wells street. Previous to the commencement of services at the Clarendon House, the Rector officiated in answer to calls from the city and vicinity, and credited what was paid him upon his salary, which soon became sadly in arrears, and the Vestry paid him out of the money in hand belonging to the building fund; and, by-and-by, another smaller arrearage in the same way. The money so used amounted to $929. The Vestry immediately took initiatory measures for refunding this money, which they have since done, and the whole of it has already been paid to the contractors on the new chapel.

"And a sum of about $1,000 had been used as a deposit on the purchase of the present residence of the Rector in the suburb of Wilmette," is the next statement in your article requiring explanation. This $1,000 was the net collection for the "St. Faith's Fund," and not having been contributed for the building of the church or chapel, the Vestry decided that they could not use it upon the chapel, and left it, by vote, temporarily in the hands of the Rector. Soon after, his wife, who is the possessor of considerable real estate at LaCrosse and very little ready money, but excellent credit, decided to purchase a homestead at Wilmette, which she intended to pay for out of the sale of some part of her estate at LaCrosse. The Rector, having the $1,000 in a private bank in Chicago at 6 per cent interest, loaned it to his wife on thirty days' call at 10 per cent interest, and took what he considered sufficient security for the same, in case of accident. It is one of the gravest faults of "the esteemed Rector" that he lacks worldly wisdom. This investment of his trust was a conscientious one, and, in the innocence of his heart, it never occurred to him that the act was sure to subject him to unfriendly and very bitter criticism, the only way to disarm which was to return the money to the savings bank. This his good wife enabled him to do forthwith, waiving the thirty days' notice. Since the return of this fund to the bank, he has written to a considerable majority of the donors, asking permission to turn it over to the church building-fund, to be used upon the chapel, and all those consulted, without exception, have acceded to this request. Thus has been extinguished the "St. Faith's Fund," and the church-building fund has been augmented $1,000, and $90 of accrued interest.

The residence of the Rector at Wilmette has been a cause of dissatisfaction throughout the parish, on which account he has decided to return to Chicago, and has taken a house convenient to the new chapel, and will occupy it about the 1st of October.

It is true that he has taken some steps in the return towards the primitive manner of rendering the great central liturgy of the Church in the celebration of the holy Eucharist, called Ritualism. But that probably has little or nothing to do with the present paucity of numbers in the congregation, or the weak state of its members. That may be better accounted for in the very unfortunate [illegible] of the church, its noisy location, and the fact that many members of the old congregation have not returned to their former localities in the parish. Also, in the fact that a large proportion of the ground in what was the best part of the parish previous to the fire is still as the fire left it,—an uninhabited waste. Wealthy people usually seek easier and more flowery paths to Heaven than we can at present offer them. But our new chapel will be more comfortable, attractive, and quiet, than our present one, and the rapid rebuilding of that portion of the parish east of Wells street promises goodly additions to our numbers in the future.

The question of the "misappropriation" of the building fund has been already answered. Trustees of funds may use them without misappropriation, if reasonably certain of their ability to produce them when wanted for the purposes for which they were held in trust.

It is true that the dissatisfied parishioners (two in number) "resigned their places on the Building Committee, and the Rector remains." That these two committee-men found cause for dissatisfaction, was deeply to be regretted. But it is a subject for congratulation that others have been found to fill their places, and that the good work goes on all the same without their aid.

"Notice of proceedings in Chancery has been given by one of the subscribers, who, however, has been urged to leave all matters of irregularity to be settled by the judicious Bishop of the diocese, Dr. Whitehouse." No notice of proceedings in Chancery has been given to any of the authorities of the Church of the Ascension. No person in Chicago has subscribed a penny to either of the funds in question, and probably no one of the Eastern or English subscribers has authorized the use of his name for such proceedings. *Threats* of proceedings were made to *members* of the Vestry to frighten that body into demanding the resignation of the Rector. Upon hearing there could be no "cause of action," these threats excited no alarm, and had they been carried into execution, there is no reason to believe it would have produced the result desired. The compliment to the Bishop in the close of the paragraph from which we have last quoted, every member of the Congregation of the Ascension will most cordially indorse. And in this connection I may add that our relations with him are of the most amicable nature. Whatever dissatisfaction may at one time have been felt in regard to the terms upon which he would consent to the loan upon the church lot, and pay over the $3,000, has passed away, and all are now satisfied that his course in the premises was the proper one.

The estimate of $11,000 for the cost of the chapel is correct, and Mr. Addison, of Otis Block, is the architect. He is also the architect of the Second Presbyterian Church, on Michigan avenue, and any one who examines that magnificent structure will be satisfied that any building planned and superintended by this gentleman will not fall down.

The Rev. Charles P. Dorset, the present Rector, was called about two years before the great fire. One condition of his acceptance was that the church should be made free, which was done at the beginning of the new year, and it has so remained ever since, the services being supported by voluntary offerings and pledges. A few months after the advent of Mr. Dorset among us, the Rev. Canon George C. Street, having a school within the limits of the parish, was, at the request of the Rector, elected assistant minister without salary. But his own request, and with the consent of the Rector, his title was changed soon after to that of Associate Rector. As to the reason of this change, I was never informed. It probably did not change his relationship to the parish, there being no such office as Associate Rector known to the canons of this diocese, nor to the canons of any other in the United States that I am aware of. This relationship still continues, with the freedom of coming and going and serving elsewhere as he may see fit. He has never received any salary from the parish, except during the absence of the Rector in Europe the summer before the fire. He has rendered us much valuable gratuitous service, and it is a source of mortification to the members of the congregation that we are only able to remunerate him with our thanks. He, however, seems to be satisfied with the opportunity this connection gives him for doing good, and the zeal it gives him in the Convention of the diocese.

The parish owned their present church lot previous to the fire, and upon it stood a wooden church, on which and its furniture was an insurance of $10,000. The building and lot was mortgaged for $7,000, and some accrued interest. The great fire swept over us and consumed our church and the homes of both the clergy and of *every* parishioner. No one saved anything worth mentioning, and most of our insurance policies were worthless, or nearly so. Our beloved Rector, in trying to save something for others, and some valuables from the church—forgetting himself as usual—lost all he had, including one of the most valuable clerical libraries in the West, and escaped with what he had on his person, not even saving a change of linen. One of the companies having a risk of $5,000 on the church paid in full. The other, having the same amount, went into bankruptcy and paid only a part. This insurance went to the mortgagee, leaving a balance of $287.14, which was afterwards paid out of the building fund, and which the Bishop accepted as a proper appropriation. Of this amount, $500 has been since returned to the building fund, having been collected on a final settlement with the bankrupt Company. The balance of the appropriation will be returned in the loan authorized upon the lot, all of which will, of course, be used in the erection of the chapel. On its completion, the parish will be better situated, and stronger, financially, than ever before, having a lot worth not less than $17,000, a better and more comfortable place of worship, and a debt of only $4,000 on which to pay interest. The congregation is composed altogether of people who are either poor or in moderate circumstances, and at present but very few in number. But with our beloved Rector once more amongst us, encouraging the faltering and lukewarm with unity of purpose and energy of action, we may hope to build up a strong and flourishing parish upon the ruins of the old Ascension.

The following is a statement of all the moneys collected by the clergy of the church, and contributed through the Senior Warden, and showing how it has been disposed of to date:

Collections:

By the Rector for all funds	$4,294.39	
Less collection expenses	786.71	
		$3,507.68
By Rev. Geo. C. Street	$3,672.10	
Less collection expenses	2,984.81	
		687.79
Contributed through St. Warden		561.85
Interest on deposits		166.10
Total net collections		$4,923.42

Disposition to Date:

Due from Bowling Green Bank, New York	$ 492.60	
Paid balance debt on Chicago lot	887.16	
Paid architect for plans	200.00	
Paid storage, freight, etc., on chancel furniture	49.75	
Contractors on chapel	2,203.91	
Paid St. Faith's Fund and interest in bank	1,090.00	$4,923.42

The estimated cost of the chapel, allowing about $500 leeway for extras, will not exceed. $11,000

The resources for its completion are as follows:

From building fund	$3,550
From final settlement with bankrupt insurance company	550
From net proceeds of loan, say	2,900
From the Bishop	3,000
	$11,000

Besides the above resources, we have in cash and personal pledges from responsible persons, payable within one year, something over $1,000 that may be used toward the purchase of an organ or other church furniture, for ornamenting the grounds, or for a sinking fund, as may be thought best. Thanks are due to a number of persons outside the parish for recent liberal donations.

In conclusion, Messrs. Editors, I wish to apologize for so long an epistle upon so short a text as the article in your paper. There have been many unfriendly and exaggerated—not to say scandalous—reports in circulation, especially in church circles in and out of this city, regarding the collection and disposal of the Church Building Fund by the clergy and Vestry. I have, therefore, endeavored to give as briefly as possible, a true and impartial account of the fund, as well as all other matters of general interest in the case, leaving omitted nothing, I believe, essential to an intelligent understanding of its history during the administration of the present Rector.

J. B. HALL, Senior Warden.

THE RELIGIOUS PRESS.

Another of the "Sunday Issues," the 14th, from the pen of the Rev. Dr. Graves, appears in the *Standard*. It is very interesting and is on the "Mosque of Omar." Editorially the paper speaks of the "Monopolies and The People," and "A New Church-and-State Question." This new question is the exemption of churches from taxation, which the editor does not approve. He says: "Must the Church, especially, treat the State as an enemy, and reject and repel it even when offering gifts? Must it on its own part invite unnecessary burdens, and encounter and create enmities itself in the proper way, and, haply, some advantage be taken of it in the interest of some hostile power? May not a principle of reciprocity be recognized here; and may we not say that, since the property of the Church is used, to a very great extent, in the interests of the State, it is suitable, and becoming, and desirable, that the State, on its own part, shall reciprocate by relieving the Church of the burdens of taxation?

The *Advocate* gives an interesting "Round the World" letter from W. A. Spencer, who is now as far along on his journey as Japan. The missionary work in that land at present is under a cloud, the Government, as the writer says, seeming to be hostile to any further recognition of Christianity. The Buddhist form and Presbyterian Quarterly are contributed most, thus far, for the evangelization of Japan. The first baptism in Yeddo occurred on a recent Sabbath. Bishop Harris has been preaching in Yokohama, and two young men were added to the Church through the exposition. Editorially the paper discusses such topics as "Agriculture in Danger," "Melancholy Days," and the "Impending Financial Troubles." The editor is of the opinion that the movement of the farmers of the West has had much to do in bringing the hard times, as they are generally known. Now that the movement of exclusively Catholic education for Catholic children is becoming general, decided steps should be taken, both by the clergy and laity, to furnish ample school accommodations. If we are to have separate schools, let us have good, substantial, and well-ventilated school houses. Even if it were better to suspend, for the time being, needed church improvement, and devote the best energies of the priest and the people to build school-houses which will favorably compare with the public school structures.

It requires three columns for the *New Covenant* to discuss "Everlasting Punishment," and whether or not the clergy believe in it. The editorial page is wholly given to the proceedings of the "General Convention" in Boston. Among these proceedings we find the following on the "Status of the Church:" "We have no more parishes than ministers. For this reason our progress as a denomination is greatly retarded; many of our parishes are unable to obtain pastors, and the establishment of new parishes is discouraged. Our theological schools are furnishing some excellent young men for the ministry, but not enough to supply the increasing demand."

Some of our parishes are without pastors, because they are not able to pay reasonable salaries. In such cases we earnestly recommend that when it is practicable two or more parishes unite and secure the services of a preacher whose time shall be divided between them. Advantages may this be obtained which such parishes, acting independently of each other, could not enjoy. There are also some parishes without pastors, because they are unwilling to accept a minister of average abilities, and with their limited means, they are unable to secure the most talent in the denomination. If they cannot have the best preaching for the least pay, they will have none. Consequently they spend their time and energies in fruitless endeavors to obtain what they have no right to expect."

GOOD-BYE TO THE MISSIONARIES.

A farewell missionary meeting will be held at the Michigan Avenue Baptist Church this evening on the occasion of the departure of the Rev. B. B. Williams, the Rev. D. H. Drake, and Miss C. L. Baldwin for the work among the Telocgocs and Karens. Addresses will be delivered by the missionaries and others. A similar service was held in the same church by the mission circles of the Baptist churches of Chicago and vicinity last Friday afternoon.

The Rev. Mr. Williams will take charge of the Theological Seminary at Ramapatam. This institution has just received a donation of $10,000 from Marcus Brownson of Titusville, Pa. The Baptist Church has 5,000 converts among the Telocgocs of Hindostan and 100 young men are said to be ready to enter the Seminary on Mr. Williams' arrival.

THE REV. C. S. FELTON.

The Rev. C. E. Felton, who has been in charge of the Union M. E. Church in St. Louis, has accepted a call to the Grace M. E. Church, Chicago. Before his departure, the members of the Young People's Literary and Social Society, which Mr. Felton himself had organized some three years ago, met and presented the pastor with a gold watch as a slight testimonial of their regard and esteem.

PAROCHIAL SCHOOLS.

The New York *Observer* states that the Rev. Mr. Jasper, of the Christian Brothers, has arrived in that city, accompanied by thirty-four young men who have been educated to serve as teachers in the Roman Catholic Parochial Schools about to be established throughout the United States. This is the beginning of an organized system of schools, which, if managed properly by the boards of Education, the editor believes will solve the vexed question which has caused so much trouble of late. It would seem that the Romanists propose in this way to educate their own children.

MORE CHURCH DINNERS.

The Ladies' Aid Society connected with the Church of the Redeemer (the Rev. Dr. Forrester's) propose to give lunches during the first week in October, third door from Washington street, on LaSalle, commencing next Tuesday, Sept. 30. Parties from the country and those attending the Exposition will find this a convenient and pleasant place to get their dinners. The dinner hour will be from 12 to 3 o'clock each day.

DEDICATION.

The service connected with the reopening of Providence Baptist Church, on Perch street, north of Fulton, will take place at half-past 2 o'clock to-day. The building has been enlarged and repaired, and will now comfortably hold the rapidly increasing congregation. The opening dedicatory sermon will be preached by the Rev. John Goodsell, of the Western Avenue Church. The Rev. Dr. Goodspeed and other prominent Baptist ministers are expected to be present. Persons desirous of attending the services should get off the Madison or Randolph street cars at Leavitt, Perch street, being one block west and not running through.

ANOTHER NEW CHURCH.

The Plymouth Congregational Church, the Rev. William A. Bartlett pastor, now worshipping on the corner of Indiana avenue and Twenty-sixth street, have purchased, of Col. John L. Hancock, 110 feet adjoining his residence on Michigan avenue and north of Twenty-sixth street, and have nearly perfected a plan for a new church-edifice, to be erected thereon in the near future.

A MEETING FOR RAILROAD MEN

will be held at the Depot Reading-Room in the Michigan Southern & Rock Island Passenger Depot at 4:30 in the afternoon. It will be conducted by J. M. Montgomery. Short addresses, interspersed with singing, may be expected. All railroad men, with their families, are invited to attend. Seats free.

PERSONAL.

The Rev. Dr. Patterson is preaching a course of sermons on Inspiration.

The Rev. N. H. Fife has accepted a call to the Presbyterian Church of Sterling, Ill.

The Rev. Richard Meredith, from the East, preached in the Trinity M. E. Church last Sunday evening.

The Rev. Charles Kingsley, the brilliant English author, is coming to the United States soon.

The Rev. D. J. Holmes, of St. Joseph, Mo., is on a visit to this city. He officiated in the Grace Methodist Episcopal Church last Sunday.

The Rev. J. L. Fondu, of the last graduating class of the Chicago Seminary, has been ordained as an evangelist to labor in Minnesota.

The Rev. E. F. Williams, of the Tabernacle Congregational Church, Chicago, has accepted a call to the Forty-seventh Street Church, and takes charge at once.

The Right Rev. Bishop Foley intended to leave Baltimore for this city on the 11th inst, but suffered a relapse on the 10th, and is again seriously ill.

The Rev. Dr. Hitchcock, of the Western Methodist Book Concern, has been very ill, but is now convalescing. He is still confined to his room at the residence of his son-in-law, John R. Wilson, of this city.

NOTES.

A new paper called the *Western Baptist* has appeared, published at Searcy, Kansas.

The Presbyterian Ministerial Association will discuss the imprecatory Psalms again to-morrow.

There are 108 theological seminaries in the United States, with 3,851 students in attendance.

Lane Theological Seminary, at Cincinnati, has opened this year with a larger number of students than ever before.

Lake Forest Academy has just opened with a larger number of young men in attendance than ever before.

The report, up to date, of the Presbyterian Foreign Mission debt collection is $108,846.06, which is said to be a good showing.

Prof. Agassiz has received of present of $100,000 from his son-in-law, Quincy Ward, Esq., and mother of $20,000 from his grandson, Master Ward.

A religious journal of Chicago recently advertised a vacant church that offered $1,600 salary. Fifty applications were received within ten days. This illustrates a great deal more than the swell of advertising.

The *Presbyterian*, of Philadelphia, has been sold by Alfred Martien to the Rev. S. A. Mutchmore. This journal was established forty-three years ago by Mr. Martien's father. Under the new administration, the Rev. Dr. Grier and Mr. Mutchmore will be joint editors.

A new religious journal will appear in Cincinnati the 1st of November. It will advocate organic Christian union and discuss the great practical and vital questions which concern the evangelical denominations alike.

The *Watchman and Reflector* is greatly surprised that the Rev. Dr. Fulton has become the editor of an unsectarian religious paper. It evidently don't like the broad view of baptism and the communion question that now obtains.

It is believed that the doctrine of open communion in the Baptist churches is making rapid progress. At a recent meeting of the Warren Baptist Association in Rhode Island, on the question of the admission of a new church, open communion in doctrine, the motion prevailed by a decided majority.

The Union Law School of the Chicago and Northwestern Universities is now a fixture. The faculty consists of Judge Trumbull, Judge Doolittle, Judge Booth, Prof. V. B. Denslow, and Philip Myers, Esq. Judge Booth will lecture on real property and pleading; Judge Trumbull and Judge Doolittle equity, jurisprudence, practice, and international constitutional law.

Last Sunday, after the morning services in the Church of the Nativity, corner of Thirty-eighth and Halsted streets, a temperance-banner was presented to the Temperance Society of this parish by the pastor, Father O'Neil. The presentation speech was made by the Rev. Father Gray, of the Milwaukee Diocese.

The Rev. N. F. Ravlin, in charge of the Temple Church (Baptist), it seems, is bound to have a church of his own. He has personally assumed the debt of the church, $8,000; has insured it for $25,000; is now repairing it at an expense of $5,000—and has just ordered a 5,000-pound bell, for which he pays $2,000. He proposes to hold this title from property until the church is able to take it off his hands.

RELIGIOUS BODIES.

AMERICAN BOARD OF COMMISSIONERS OF FOREIGN MISSIONS.

Special Dispatch to The Chicago Tribune.

MINNEAPOLIS, Minn., Sept. 26.—The American Board of Commissioners for Foreign Missions concluded its great meeting in this city last evening.

The following are the elected corporate members of the body: Vermont—The Rev. William H. Lord, D.D., the Rev. A. Walker, D.D.; Massachusetts—N. Durfee, D.D., C. P. Whitin, J. C. Tyler, H. F. Durant, the Rev. E. S. Atwood; Connecticut—The Rev. S. F. Reid, D.D., the Rev. J. E. Todd, J. B. Eldridge; New York—The Rev. William Taylor, D.D.; Ohio—F. C. Sessions; Michigan—The Rev. J. S. Hoyt; Illinois—H. L. Culver; Wisconsin—G. L. Weed.

The officers elected for the ensuing year are as follows: President, the Rev. Mark Hopkins; D. D., LL. D.; Vice-President, the Hon. William E. Dodge; Prudential Committee, Augustus C. Thompson, D. D., Alpheus Hardy, Abner Kingman, James M. Gordon, the Rev. Rufus Anderson, D. D., LL. D., Ezra Farnsworth, Edmund Aiden, D. D., J. Russell Bradford, Joseph S. Roper; Treasurer, Langdon S. Ward; Corresponding Secretaries, the Rev. Selah B. Treat, U. G. Clark, D. D.; Recording Secretary, John O. Means, D. D.; Auditors, Thomas H. Russell, Avery Plumer.

Most of these were re-elected.

The preacher of the annual sermon is the Rev. H. Scudder, D. D., of Brooklyn, N. Y.

The Rev. J. W. Andrews, of Marietta College, Ohio, as alternate.

The place of the next meeting was not decided. The delegates have nearly all left for home to-day.

NORTHERN ILLINOIS CONFERENCE.

BLOOMINGTON, Ill., Sept. 26.—The Conference assembled at 8:30 this morning, the Rev. James Leaton conducting the opening service, and Bishop Wylie presiding.

The Rev. W. S. Prentice, Presiding Elder, reported for the Decatur District: Number of charges, 16; of churches, 23; members admitted, on probation and by letter, 856; general prosperity, collections for missionary fund, $190.900. The character of the Presiding Elders and twelve ministers was passed upon.

The question, "Who are admitted into full connection?" came next.

A class consisting of William Stanner, W. N. Rutledge, Thomas Hines, James A. Northrup, A. C. Byerly, S. K. Wills, Andrew Latimer, H. S. Beavis, Jacob B. Haas, Howard Miller, A. McDaniy, and A. M. Dunnovan came forward. After an address by the Bishop, and the formal examination of the church, all except William Stanner, J. D. Bedell, Howard Miller, were admitted into full connection. The two latter were continued on trial.

The Rev. James Leaton presented the following resolution:

Resolved, That we, the Springfield District Conference, approve the plan presented for a Conference canvassing, and recommend its adoption by the Annual Conference. Referred to Committee.

The following was adopted:

Resolved, That we will publish the names and Post-Office addresses of the widows of preachers of this Conference in the list with traveling preachers.

The Rev. Dr. Kynett, Secretary of the Church Extension Society, was introduced, and presented the claims of that body.

Dr. D. Curry, editor of the New York *Christian Advocate*, was introduced, and addressed the Conference. Resolutions were passed expressive of the appreciation of Dr. Curry's visit, and of the great value of his publication.

Dr. Fry, editor of the *Central Christian Advocate*, and Dr. Edwards, of the *Northwestern Christian Advocate*, spoke each a few words in the interest of their journals, giving an account of the wonderful growth of the religious press.

During the session a large number of distinguished visitors were introduced.

In the afternoon, addresses were made by Mrs. Jennie Willing and Miss Mason, of whom I spoke yesterday. In the evening, Dr. Curry and Dr. Kynett addressed the Conference on Church Extension.

CALENDAR FOR THE WEEK.

EPISCOPAL.

Sept. 28—Sixteenth Sunday after Trinity.
Sept. 30—St. Michael and All Angels.

ROMAN CATHOLIC.

Sept. 28—Seventeenth Sunday after Pentecost; Seven Dolors of the B. V. M.
Sept. 29—St. Michael, Archangel.
Sept. 30—St. Jerome, C. D.
Oct. 1—St. Remigious, B. C.
Oct. 2—The Holy Guardian Angels.
Oct. 3—St. Wenceslaus, Duke, M. (from Sept. 26).
Oct. 4—St. Francis of Assisi, C.

SERVICES TO-DAY.

METHODIST.

The Rev. Dr. Thomas will officiate as usual in the First Church, and will preach in the evening.

—The Rev. P. A. Lyford, of Utica, preaches this morning in the Wabash Avenue Church, and the Rev. Dr. McKown in the evening.

—There will be morning and evening services at the Bethel Church. The Rev. J. W. Malone will preach this evening.

—The Rev. S. McChesney will preach as usual at Trinity Church. The evening subject is "Woman the Friend of Jesus."

—The Rev. J. C. Peck will preach this morning at the Centenary Church on "The Angry General," and, in the evening, on "Nothing but Leaves."

—The Rev. Dr. Dandy will preach as usual at the Ada Street Church.

—The Rev. A. Yonker preaches to-day at the Western Avenue Church, where the revival interest still continues.

—The Rev. J. W. Phelps, the new pastor of the Michigan Avenue Church, will preach there this morning and evening.

—The Rev. G. E. Fulton, formerly of the Union Methodist Church, St. Louis, will preach his opening sermon at Grace Church this morning. He will also preach at night.

EPISCOPAL.

The Rev. Charles Edward Cheney will preach as usual at Christ Church. The morning subject is, "A Lesson for the Hour."

—The Rev. H. C. Kinney officiates as usual at the Church of the Atonement.

—The Rev. Clinton Locke, D. D., will officiate in Grace Church this morning and evening.

—The Rev. J. F. Walker will officiate to-day at Calvary Church.

—The Rev. Henry G. Perry officiates as usual at All Saints' Church.

—There will be morning and evening services at the Church of the Holy Communion.

—The Rev. E. Sullivan will officiate to-day at Trinity Church.

—The Rev. W. J. Petrie, Rector of the Church of Our Saviour, corner of Belden and Lincoln avenues, will preach morning and evening.

PRESBYTERIAN.

The Rev. Charles L. Thompson will preach this morning at the Fifth Church on "Inspiration," and this evening on "Solitude in a City."

—The Rev. Mr. Gulick will preach to-day in the Jefferson Park Church.

—Prof. Swing will preach at McVicker's this morning.

—The Rev. A. E. Kittredge will, by request, preach this morning at the Third Church, on "Recognition of Friends in Heaven," and this evening on "Christ in the Storm."

—The Rev. James Harrison will preach as usual at the Church of the Pilgrims.

—The Rev. James Maclaughlan will preach to-day at the First Scotch Church. The morning subject is "The Cave Empty, or Lazarus Raised."

CONGREGATIONAL.

The Rev. William Alvin Bartlett will preach to-day at Plymouth Church. The evening subject is, "The Panic."

—The Rev. L. T. Chamberlain preaches as usual at the New England Church.

—The Rev S. D. Bell will preach this morning and evening at Oakland Church.

—The Rev. James T. Hyde preaches to-day at the Forty-seventh Street Church.

—The services will be conducted at the Union Park Church by Prof. Joseph Haven, L.L. D., Dr. Helmer being absent.

UNITARIAN.

The Rev. Minot J. Savage will preach this morning at the Third Church. In the evening he begins a course of lectures to young men, the subject being "The Strength of Youth."

—The Rev. Robert Collyer will preach to-day at Unity Church.

—The Rev. Robert Collyer preaches at half-past 3 at the residence of Charles B. Dupee, corner of Woodlawn avenue and Forty-sixth street, Kenwood.

—The Rev. C. W. Wendte will preach this morning at the Fourth Church.

—The Rev. Robert Collier will preach this morning at the Church of the Messiah, corner of Michigan avenue and Twenty-third street. Subject, "The Financial Crisis."

BAPTIST.

This evening the Rev. P. S. Goodspeed will preach at the Second Church on "Jesus our Leader." In the morning there will be a designation of missionaries to the heathen, by Dr. Gardner and others.

—The Rev. Dr. Stowell will preach this evening in Trinity Mission Rooms, corner of Indiana and Lincoln streets.

—The new Baptist interest will be preached to this evening in the United Presbyterian Church by the Rev. T. W. Goodspeed.

—The Rev. Florence McCarthy will preach as usual at the Union Park Church. The evening subject is

PARIS.

The Jardin Mabille and the Chateau Rouge.

The Grisette---Matrimonial Agencies---The French Marriage-Laws.

The Champs Elysees on Sunday---Business Women.

From Mr. Fulton's Paris Letters to the Baltimore American.

THE "MABILLE" AND THE "ROUGE."

London has its "Argyle Hall" and "Cremorne Garden," Vienna has its "Sperle" and "Alhambra," but they are all low and disorderly places, which are never visited even by respectable gentlemen. They are vicious imitations of the Paris gardens, such as the "Jardin Mabille" and the "Elysee Montmartre," the "Chateau Rouge" and the "Closerie des Lilas." In these places the license of the dance is not always confined to the limits of propriety, though there is nothing to be seen at any of them down to the level of the artistic dancing on the stage, or what is called the "leg drama." In summer, the Parisians resort to similar establishments at the villages of Asnieres, Enghein, Lecaux, St. Cloud, Rambouillet, and Montmorency. We have visited the "Jardin Mabille,"-which is the best place in Paris to meet Americans, and English, too, both ladies and gentlemen, as but few fail to spend an evening there during their sojourn in the metropolis, and last evening your correspondent was induced to accompany a young Baltimorean, whose curiosity was not satisfied with the Mabille, over to the Latin Quarter, on a tour of observation at the "Chateau Rouge." He had been reading Mark Twain's description of the grisettes, and wished to see them in the midst of their evening enjoyments. Mark says that after seeing them he felt sorry for the students, and no longer envied them their felicity. We can truly say that if the effeminate, spindle-shanked, and half-made-up specimens of the genus homo who were dancing at the "Rouge" last night were students, the grisettes should have come in for a full share of his pity. The girls were nearly all extremely young, full of life and vivacity, neatly but plainly dressed, and, as a general thing, rather good-looking. The men, on the contrary, although good dancers and mostly young, were, in both form and feature, decidedly repulsive.

The dance at the "Chateau Rouge" was conducted with as much propriety as at the "Mabille Garden," but was much more exciting. The best female dancers at the Mabille are evidently paid for their services, and but few others appear on the floor, but at the "Rouge" they all joined in the dance, and each tried to excel the other in the abandon with which they flew through its giddy mazes. The style of dancing is altogether Spanish, and none of the ordinary tame cotillion figures are permitted. The music is rapid, and the dancers take two steps to every note, presenting a scene of "rapid speed" not usually seen in the ball-room. The spectators formed rings around the best dancers, who appeared to be known, and we, being too modest to press forward, had mostly to be contented with what could be seen over the heads of a crowd of people who were between us and the dancers. Every moment a score of neat ladies' boots, with well-turned ankles encased in striped stockings, could be seen flying around the heads of the male dancers, who vainly attempted to get their boots as high. Whether there was any intended viciousness in these kicks we were not informed, though we saw a cigar fly out of the mouth of a spectator on the toe of a lady's boot, and a gentleman's hat sent ballooning up among the chandeliers. Such a jolly set of people, numbering not less than 3,000, nearly half of them females, we have never seen assembled together before. Shouts of laughter and applause greeted any extraordinary feats of agility, and when the music stopped all joined in a grand promenade out from under the dancing pavilion into the garden, the trees of which were illuminated with innumerable colored lamps, whilst thousands of gas jets blazed from upright chandeliers throughout the walks, along which hundreds of refreshment tables were stationed. At the rear the water poured down over the rocks of a cascade fountain, and at the sides a series of little artificial brooks were filled with parties partaking of wine and ices.

When the music struck up again we secured a more eligible position, closer to the dancers, and we saw ——; well, we will let Mark Twain tell what we saw and heard—" shouts, laughter, furious music, a bewildering chaos of darting and intermingling forms, stormy jerking and rustling of dresses, bobbing heads, flying arms, lightning flashes of white and striped stocking calves, and dainty slippers, in the air, and then a grand final rush, riot, a terrific hubbub, and a wild stampede. Nothing like it has been seen on earth since trembling Tam O'Shanter saw the devil and the witches at their orgies that stormy night in Alloway's old haunted kirk."

It was a scene of the most vigorous and earnest dancing that human feet and limbs could possibly be trained to. So also in the waltzes. They flew round so rapid that at a short distance the twirling couples bewildered the eye, and seemed like tops spinning in the air. There was nothing of the "poetry of motion" about the dancing, but rather the "prose of locomotion," the highest rate of speed being the object to be attained. Still, we did not see anything at all shocking to delicate susceptibilities as the famous danseuse performances at our most fashionable theatres. These dancers undoubtedly enjoyed the dance, whilst the professionals go through it as part of a laborious duty, and we don't think that any of them were able to throw their heels as high as the grisettes of the Latin Quarter. This sort of order was observed, and during the promenades there was little to distinguish the company from an ordinary assemblage of well-dressed people. There were a great many respectable French people present as spectators, and an abundance of English and American gentlemen, but no ladies of either of these Anglo-Saxon nationalities. At the Mabille Garden, however, the English and American ladies outnumbered the gentlemen, as this is one of the places in Paris which the ladies all persist on seeing "just once." Among the latter we recognized the daughter of a Northern Bishop, and any number of "fathers and mothers in Israel," with their daughters. There is no use in any one coming to Europe without seeing the people in all their modes and phases of life, and to see Paris without visiting the Mabille would be like going to Rome and not visiting St. Peter's. "It is naughty, but it is nice," and the stranger, finding himself a stranger in a strange land, feels at liberty to come and go to places that they feel bound to shun at home.

THE GRISETTE.

It is a common remark among strangers in France that about every third man wears a uniform of some kind, and such is almost the case here in Paris. Nearly all of these uniformed men are forbidden by law to marry, and they belong to a class who have never been taught to entertain such an idea as pertaining to their future existence. They have always found it difficult to get food for themselves, and hence have never entertained such a preposterous idea as managing and supporting a family. These men have sisters who have always recognized themselves as belonging to a class who are never to know the relations of husband and wife. Such a thought never enters the head of a girl or boy belonging to the poorer classes of Paris. Sometimes they succeed in drawing themselves out of their unnatural state of existence, and aspire to higher things, but the great mass of them have for generations found that the chief aim of life was bread and wine. They have the natural passions of ordinary men and women, and hence the grisette. They are not taught, even by their spiritual counsellors, that there is any sin in the life they lead, and are as punctual in their church attendance as any class in Paris. Nor are they regarded as degraded, unless they fall still lower and become professional courtesans. They are considered as fulfilling their destiny, and love, and are beloved as other mortals. Sometimes these ties are permanent, but in the mass of cases they are merely for a time, and when broken, a new one is formed. Thus they pass through life, and their children, of whom they furnish the State about 18,000 per annum, are sometimes kept and maintained by themselves, but oftener passed over to the orphans asylums, just as most of their mothers were passed over in their early infancy. The grisette, it will thus be seen, is a feature of Parisian society, that is regarded as inevitable, and being inevitable, those who raise themselves out of its slough are not deemed to have been tainted or tarnished in character. Those who pass through life as grisettes, are not regarded as "fallen angels," but as women who are filling their sad and unfortunate destiny, and whose chances for heaven are equally as good as those whose lots are cast in pleasanter ways. So long as youth lasts they live a merry life. They are the unfortunate victims of kingcraft, which requires standing armies, and draws the youth of the country away from the ordinary pursuits of life and happiness.

MATRIMONIAL AGENCIES.

The matrimonial agencies of Paris do a thriving business. They are located in all sections of the city, and are of different classes, according to the standing of the families of the parties they have to deal with. Young men who are looking for a wife with a good dowery, the money consideration being the main incentive, and parents who have marriageable daughters, being the principal customers. The agents when they effect a marriage, stipulate that they shall receive 5 per cent of the dowery, and generally manage also to get a good retaining fee from both parties. The larger establishments are in correspondence with similar agencies in all parts of the Continent, and have become a necessity to parents who are looking out for eligible wives for their sons, and responsible husbands for their daughters. The successful tradesman, who has accumulated a fortune, desires his daughters to marry in a higher circle than that in which he associates, hence the necessity of an agent to make the necessary advances. Then elaborate papers must be prepared and signed before the marriage is consummated, and unless the dowery is paid down at the stipulated time the engagement is off. To manage all these preliminaries requires practical knowledge and experience, which few parties in private life would possess. The agency of Madame St. Just only does openly what hundreds of others have for ages been doing secretly, and she has at once risen to the head of the profession. She is one of those business geniuses who believe in advertising, and she is, of course, pushing aside all the old fogies who have transacted their business as if secrecy was necessary to all their movements. Madame St. Just says the French law of marriage renders a matrimonial agency a necessity, and in a recent trial the courts have sustained the position she has taken. No one under 25 years of age, either son or daughter, can marry without the consent of their parents, and if the parents are dead, without the consent of their grand parents, if any are living. If none of them are living, applicants must substantiate the fact by bringing certificates of their death and burial. Thus it will be seen that parents make all the arrangements for marriage, and as they do not know who are the eligible parties in the matrimonial market, they must apply to those who make it a business to keep a record, with the pedigree and pecuniary standing or prospects of all the young men and girls who are similarly eligible. If John Smith should have settled on his daughter a dowry of 20,000 francs, he has a money interest in securing for her a husband similarly endowed, and he wants the guarantee of a responsible agent that there is no false pretence being practiced upon him. How would he be able to ascertain that Tom Brown, who applied for the hand of Miss Smith, was all that he represented himself to be, and whether his father was responsible for the 20,000 francs which he had promised to give his son on the morning of his marriage? Or how would he know that there were twenty or thirty young men of good family and good money standing who are anxious to secure a wife with the 20,000 franc charm possessed by Miss Smith, if there was not an agent to apply do who kept a record of all such young aspirants for matrimony? Or how would the parents or these young men know that there was such an eligible party as Miss Smith in existence if they had not applied to Madam St. Just for the information.

THE FRENCH MARRIAGE LAWS.

Young men over 25, and women over 21, years of age can marry without the consent of their parents, but still they have many difficulties to encounter before they can become united. Indeed, the obstructions to marriage are so great that it is not to be wondered at that there are 20,000 illegitimate births in Paris per annum. To marry, according to French law, publication of the marriage must be twice made by the Mayor of the Commune in which each of the parties reside, with an intermission of eight days between each publication. A preliminary civil service is then celebrated by the Mayor of the Commune in which one of the parties has lived for six months. The parties must produce the certificate of their birth or baptism, or, if not to be had, a declaration of seven persons made before the Judge de Paix of the date and place of birth of the party, and the consent of their parents properly authenticated; and if their parents are dead, certificates of their burial and the consent of the grandmother and grandfather, if living. If agencies are necessary for parents to dispose of their children, how much more necessary are they to enable a man of over 25 to find out where the girls are with good dowries. He can well afford to give the agent 5 per cent of the dowery, and save time and make money by so doing. And how would it be possible to wade through such intricate legal arrangements without each party having a legal adviser at their elbow to watch the other contracting party and see that no trickery or rascality is being practiced.

These matrimonial agents, of course, having nothing to do with any marriage contracts in which the heart has any lot or part in deciding the destiny of the parties, sometimes children are plighted by their parents for each other at a tender age, and are brought up with the tacit understanding that they are to be married at the proper time. In these cases, love has, of course, full chance to play his part, and matrimonial agents are unnecessary. Nothing ever interferes with the consummation of such marriages except a reverse in business, or some other cause which may prevent the bride's parents from meeting their contract as to the amount of dower. If this is not forthcoming hearts must go to the dogs, as that is a money consideration for which no prudent father will accept any "promise to pay." The money must be paid down in hard cash to the satisfaction of the legal advisers of the family before the ceremony is allowed to proceed. The father of the groom regards a promise made before marriage as of the same character as the promise of a politician before election day. The latter are sometimes trusted and always suspected, but the French father never trusts in any promises that are to be fulfilled after marriage. The son quietly submits to the decision of his parents, pulls off his kid gloves and rolls home paper so that they may not be soiled, and to have them in readiness for use whenever ma and pa may call upon him to be ready to meet some other young lady whose paternal treasury is in a more flourishing condition. If he intended to make any bridal presents he gathers these up, looks at the bouquet in his buttonhole, which won't keep for another occasion, with sadness as so much money lost, and follows his parents home, stopping on the way to witness some one of the ever-recurring fetes, and to take a cream at one of the boulevard cafes.

OMITTING THE CEREMONY.

With all these obstructions to overcome, it is scarcely to be wondered that so many young French people "omit the ceremony," especially when the heart has something to do with the matter. To carry out all the provisions of the law, and to be married in due form is also a very extensive undertaking, which neither party may have the means to meet. The Mayors and other officials all receive fees, and it requires both time and money to get all the certificates that are required properly signed and sealed and attested by the official authorities. There are also preliminary Church ceremonies to go through with, which combine to make matrimony not only a very serious matter, but one that is very troublesome and very expensive. It must be a bold young man who would undertake to go through them without a heavy money consideration, and if there is any heart in the matter, and no money, they have neither the time, money, nor patience, to conform to the provisions of the law. Where there is heart in the matter, and parents refuse their consent, they often "jump the ceremony," and if love holds out they have the ceremony performed after they obtain legal age, which legitimatizes the children, provided they were, before the marriage, recognized by the father in an authentic manner, as in the register of births, or by declaration before a Notary, or even in the marriage act itself. If love does not hold out, they separate, and the wife becomes a *grisette* of the Latin Quarter, or a dancing temptress at the Mabille Garden and the Chateau Rouge, her children going to the Foundling Hospital. Whilst living together the parents tempt the son with offers of beauty and dowry to abandon her, and generally succeed, though sometimes love and attachment are too strong to yield to the tempter.

THE CHAMPS ELYSEES ON SUNDAY.

Sunday was a bright and beautiful day, and the scene on the Champs Elysees during the afternoon was viewed with great interest by the thousands of strangers now in the city. To witness a display of Parisian life, a carriage drive gives but a poor idea of its peculiarities. To view it properly, it is necessary to join the people in their holiday games and amusements, and to ramble with them through the splendid gardens, groves, and ornamental shrubbery and fountains with which this pleasure-ground of the people is adorned. It is a beautiful panoramic scene from a carriage driven along the grand avenue which passes through it, especially at night, when it is so brilliantly illuminated; but having frequently viewed it in this way, both by day and night, we undertook a pedestrian investigation of its attractions on Sunday afternoon. An examination of the map disclosed the fact that five minutes' walk would bring us to the very centre of its attractions, opposite the Palace of Industry. As we passed from Avenue Marigny, it seemed as if we were entering the precincts of a grand mass meeting of all the children of Paris, who were here by thousands, the younger of them in charge of parents or nurses, but the vast majority taking care of themselves. It was at times difficult to thread our way through them. All manner of contrivances for their amusement were in progress, the most popular of which appeared to be Punch and Judy shows, though on a larger scale, the little stages being fitted up with scenery and curtains, and the automatic performers made to hold conversations and to crack jokes of a secular character, which drew forth shouts of laughter from old and young. There were not less than a dozen of these little theatres in progress, around each of which there were several hundred spectators, mostly children, who were occupying the seats at ten centimes (about two cents) each. The performance of each lasted about a half-hour, when the chairs were cleared, and the performance resumed again so soon as a sufficient audience was seated. The standing spectators paid nothing, and these always outnumbered those occupying the chairs. Under the groves were toy and gingerbread stalls, and other attractions for the rising generation, whilst jugglers and itinerant tumblers were attracting a willing and ever changing throng of spectators. A dozen or more revolving horse contrivances, with children astride of wooden ponies, were in motion, and little temples, with scales for ascertaining the weight of young humanity, were doing a successful business. There are also various concert-gardens and cafes scattered among the trees on either side, where open-air concerts were in progress to large audiences. The avenue for driving and promenading, which is a mile and a quarter long, and fully 200 feet in width, was also thronged with vehicles, while the lively spectacle was being enjoyed by thousands of persons seated on the iron chairs with which the sidewalks are lined. These chairs are rented for two or three cents the hour, they being owned by a company which pays 12,000 francs per annum to the city for the privilege. The city also received 50,000 francs per annum for rents from the places of amusement. A number of little carriages, each holding six to nine children, drawn by six goats in harness, were doing a good business, the boys occupying the drivers' seats and plying the whip with great dexterity. At night set in all the cafes were brilliantly illuminated, the lights of the carriages on the avenue made it appear as if being paraded by a torchlight procession, and bands of music in the convent gardens gave additional animation to the scene. The circus building was also illuminated, and the doors thrown open for a grand equestrian performance, with all the stale jokes and claptrap performances which prove so attractive to young America.

BUSINESS WOMEN.

There are a few establishments in Paris, wholesale or retail, in which women do not occupy most of the important positions of trust and responsibility. In a great many of the largest and most successful establishments the wife is the principal business manager, and to her all matters of importance are referred. An American gentleman who has been exploring the wholesale establishments assures me that this is more generally the case than in those of a retail character. When purchasing goods all important questions were answered by the female clerks or salesmen, and the males evidently held a subordinate position. In many cases the wife was called upon to answer questions or make agreements when the husband was present, indicating that she was the principal head of the establishment. There can be no doubt that the average Frenchwoman is superior in intellect to the average Frenchman, as she is superior to him in physical development and address. Passing the little stores at night, the wife is seen at the desk, with pen in hand, keeping the books, and thousands of the smaller of the Paris stores are kept by women. They have greater business capacity, energy, and enterprise, and take more than their full share in supplying the means for the maintenance of the household. A Frenchman remarked the other day that he believed there were as many wives in Paris who support their husbands as there are husbands who support their wives. She almost invariably manages to live free of house rent by renting a flat of rooms and sub-renting enough of them to pay the rent for the whole. The American ladies who visit Europe and squander so much money which they had no part in earning generally return better satisfied with their positions in life, and convinced that their destiny has been more fortunate than that of most of the sisterhood of creation.

THE NEW WOMAN'S COLLEGE.

Dr. Holland's Idea of the Way to Run it.

From the October Scribner.

There is to be a new woman's college at Northampton, Mass. It will be founded on a generous bequest made by Miss Sophia Smith, of Hatfield,—a town adjoining Northampton,—who very sensibly took it upon herself to appoint the Board of Trustees. This Board embraces the names of Profs. Tyler and Julius Seelye, of Amherst College; Profs. Park, of Andover, Joseph White, of Williamstown, B. G. Northrop, of New Haven; and Gov. Washburn, of Massachusetts. Such a Board of Trustees "means business," and the business is, in fact, begun. A site for the college has been purchased, and is everything that it ought to be. Prof. L. Clark Seelye, of Amherst, has been elected to the presidency of the institution, and has accepted the place. What remains to be done is to erect the buildings and determine upon the scheme to be pursued. Exactly here we wish to offer a few suggestions.

The Board of Trustees of Smith College have in their hands the power to solve some very grave questions in connection with the higher education of woman. They know just what Mount Holyoke Seminary is, and whether as an institution constituted like that will answer their purpose. If Mount Holyoke is perfect, all they will wish to do will be to duplicate it as nearly as possible. They know what Vassar is; are they satisfied with Vassar? If so, they will repeat Vassar in Smith, and that will be the end of it. It is, however, only fair to state that there is in the public mind a feeling or conviction, that with all their undoubted excellences, neither Mount Holyoke nor Vassar is the ideal woman's college. We share in this conviction, and for this reason we write.

We do not believe in bringing large bodies, either of young men or young women, under a single roof, and keeping them there for a period of four years. Young men can be managed in a college because they can be parceled out in families. They are able to be out in all kinds of weather, and are kept healthy in body and mind by being constantly in contact with the world. Young women cannot be managed in this way. They must live within the college walls, and thus they must be confined to each other's society. The mischiefs that are bred by circumstances like these none know so well as those who have had charge of large bodies of girls under any circumstances. We are free to say that no consideration would induce us to place a young woman—daughter or ward—in a college which would shut her away from all family life for a period of four years. The system is unnatural, and not one young woman in ten can be subjected to it without injury. It is not necessary to go into particulars, but every observing physician or physiologist knows what we mean when we say that such a system is fearfully unsafe. The facts which substantiate their opinion would fill the public mind with horror if they were publicly known. Men may "pooh! pooh!" these facts if they choose, but they exist. Diseases of body, diseases of imagination, vices of body and imagination,—everything we would save our children from,—are bred in these great institutions where life and association are circumscribed, as weeds are forced in hot-beds.

Can we have a college for women and save ourselves and them from these dangers and damages? We believe it is possible; and, furthermore, we believe that, if it is not possible, we had better throw our money into the river, and stop building women's colleges altogether. Women, as a rule, are better educated for their positions than men are, now. There are no great exigencies in the case, and there is no reason for exposing hundreds of girls to the perils of college life as they at present exist. If we can have a college in which these perils are mainly avoided, let us have it; if we cannot, the quicker the buildings burn down, and the longer they remain burned down, the better.

Smith College will do a great thing for America and woman if it can furnish a college education and avoid the college life. We can think of only one way in which this can be accomplished, and that is, instead of having the girls all under one roof, to bring them under twenty. Let the college consist of one central building, for class and assembly rooms, and of tasteful dwelling-houses, each capable, say, of boarding twenty girls. Let each dwelling-house be conducted by a professor, who, with his wife and children, shall form the centre of the family. *Insist that there shall be a real family in every house,* and it will not be hard for every young woman to feel that, for the time, she is a member of it. Do not shut out men from the daily conduct of school affairs. Have no church or chapel on the place. Smith College is located almost in the corner of one of the most thrilling and beautiful of New England villages. There are, within easy walking distance of the college grounds, Baptist, Methodist, Congregational, and Episcopal churches, into which the pupils should all go according to their varied predilections, and in which they should be encouraged to engage in active work. The Sundya-schools of Northampton, every one, should be enriched by these young workers. The girls would thus become a blessing to the town, and the effect upon themselves would be eminently beautiful. We regard this matter as of prime importance. Don't shut the girls up on Sunday to one another. Don't undertake to run any theological machine in connection with the institution. Wherever it is safe to do so, let the girls come into vital contact with society, and if they can do so at all they can do so on Sunday, and in connection with the work of the church.

We do not know whether the trustees of Smith College have settled upon their plans or not, but we can safely say to them that the country expects of them something which it has not had. It expects a bold, original move in the right direction. It expects some plan that shall not shut up three hundred women together, away from all family influence, and beyond the possibility of family sentiment and feeling,—some plan that will connect the college with the world. If there is any plan better than that which we have outlined, let us have it; but if we must have the same over again, that has already been done too often, we shall wish that Sophia Smith had had less money, and had left that to—well—to us.

FLEAS.

A Midnight Conflict.

From the Marshall (Minn.) Prairie-Schooner.

Marshall is full of fleas. Every new town has them. They are the aborigines of the country. They contend for their old stamping grounds with more persistence than the wily savage. Though a little less dangerous, fleas are of nearly the same color as the Indian, and possess many Indian traits of character, principal among which is their uneasiness. Fleas have a special fancy for women, small children, and dogs. Fleas much dislike the smell of tobacco and whisky, and hence seldom trouble a man. In their tastes they are much unlike the Indian. To capture and execute a flea confers more happiness upon a representative of the female sex than wearing a new bonnet in a crowd for the same length of time. The reader will please pardon a little personal experience with fleas.

We will first state that wife and baby are absent on a visit. Also that we cannot afford any "luxuries" while running a 7x9 country newspaper. Hence we are no better off, so far as fleas are concerned, than women and babies, quadrupeds. Of course we board. Thinking to save expense, we concluded to furnish our own bed. Put up in a vacant house rented for housekeeping purposes when our better-half returns. House was formerly occupied by railroad boarders. About five minutes after retiring we experienced a feeling of a dozen or more needles pricking different parts of the body at the same time. Our hands were passed spasmodically about to ascertain the cause, but we could feel nothing unusual. Just then the printer who bunked with us began a series of quick, convulsive movements, reaching for his shoulder with one hand and his left foot with the other at the same time, changing hands about every second, and twisting his body like a streaked snake in the grass. Thinking he had an attack of St. Anthony's dance, we arose and lit the lamp. The printer said he felt better, but there was something in the bed. Cautiously turning down the bed-clothes, we discovered what seemed to be a quantity of onion seed nicely distributed over the sheet. Immediately the seeds commenced dancing like kernels of pop-corn on a hot griddle. Simultaneously we shouted "Fleas!" and rushed to the attack. There they were, a regiment fellows that probably had had nothing to eat since the railroad hands left some three weeks before, and they didn't seem at all inclined to run. Not until we had killed seventy-three of the varmints did they beat a retreat. After cleaning the bed and sighting through one or two unmentionable garments for the twentieth time, we again sought a horizontal position, hoping soon to forget our misery in refreshing sleep. Vain hope. Scarcely had the lamp been extinguished before the implacable foe again assembled in myriads and commenced an onslaught upon our persons compared with which the first was scarcely a foretaste. All at once we thought of a method of defense which promised success. We would try kerosene. Quietly the burner was removed from the lamp, fingers were dipped in the unusually repulsive fluid, and we began our kerosene bath. The neck and one shoulder were nicely saturated when there came to our mind the horrid remembrance of a kerosene incident which filled us with dismay. Our big brother once poured kerosene upon the back of a calf to kill certain insects less active and less respected than the flea, and the result was dead insects—also dead calf. Lucky we thought of it in time. With a feeling of relief at having cheated some editor out of a kerosene item, we again lie down, thinking the disagreeable smell of the oil would certainly drive away anything that had life and a taste for blood. Not so. The printer's head and the greased shoulder was where they bit the worst. It seemed to give them an appetite. In despair, the two of us made a forlorn-hope attack with thumb and finger. But the enemy came in countless numbers and closed in upon us in front, flank, and rear. Just as the printer was coming down hard somebody on a boss fly, he received a bite on the great-toe which caused him to turn a double somersault and light square upon the lamp which had been placed on the bed. Fortunately the lamp was extinguished; but the bed "slats" gave way, and the next instant two printers, about 5,000 fleas, and a quart of kerosene oil were rolling promiscuously on the floor. When brimstone was again brought to bear upon that lamp wick, there was revealed a scene for an artist. On the floor sat the printer, his form doubled up in the shape of a letter "Z," the corners of his mouth drawn in opposite directions, making it resemble the sound-hole of a violin, while his hands and arms were wildly describing circles in the air like the self-rake gear of a Woods' improved reaper. We can't remember just exactly how we spent the remainder of that eventful night. There comes at times a vision of a man, with no superfluous clothing about him, driving a regiment of fleas from a pair of white linen pants, where they were patiently waiting for their breakfast, and ensconcing himself for an hour or more upon a table in an adjoining room, with naught but a quilt about him. Next morning we saw the sun rise. So did the printer. That day when friends asked the cause of our constant gaping we expressed a fear of an immediate attack of fever and ague; but up to the present time we have been unable to find anything that will neutralize the scent of kerosene oil. We don't furnish our own bed any more, just to save expense.

How Mr. Reynolds Was Rewarded for an Act of Kindness.

From the Danbury News.

A New York party named Reynolds, who had been spending the summer here, was at the upper end of Deer Hill avenue, strolling for his health, yesterday morning, when he observed a boy trying to pull a kite from an apple-tree, where it had lodged. As Mr. Reynolds came up the string broke, leaving the kite up there. With the natural promptings of a human heart, the gentleman gave his coat in charge of the boy, and, crawling over the fence, was soon up the tree. The boy felt pretty bad about the accident to his kite, but on taking a second look at the coat, which was almost new, he dried his tears, and scampered off with it, unperceived by Mr. Reynolds, who was trying to take an obstinate twig from the back of his neck. After considerable difficulty he reached the kite, and was stretching forth his hand to take it, when the limb he was on suddenly snapped in two, and he fell some six feet, splitting one of his pantaloon-legs half way up, and running a twig into his nose with such violence as to make that organ bleed. Fortunately he was saved from further mishaps by catching on a strong limb. He stopped then to feel of his nose, and meditate on the accident, when a rough voice from below demanded what he was doing there, and looking down he saw a shirt-sleeved, bare-headed man, with a pitchfork in his hand and fire in his eye. Mr. Reynolds explained about the kite. "That won't do," said the man. "I've had too many apples hooked from that are tree, and now that I've got the thief, I intend to make him dance." And the man looked ferociously as Reynolds' facilities for dancing. The unhappy Reynolds referred him to the boy for an indorsement of his story. "What boy?" asked the owner of the orchard. "I don't see no boy. There ain't no boy here." Reynolds looked out in the road, but there was no boy in sight. He shouted "Bub" two or three times, but there was no response. The color deserted his face, and a look of astonishment and horror spread over his face. "This is very extraordinary," he said. "Very," coincided the farmer, with great dryness. "That boy has stolen my coat, and I must pursue him and recover it," said Reynolds, suddenly becoming frantic over his loss, and preparing to descend. "O, come down and catch him," said the farmer with biting sarcasm, chewing his tongue to show how calm he was, and placing the fork in such a way as to take in the most valuable portions of Mr. Reynolds' body. That gentleman saw the preparations in time to stop. "Why, you wouldn't run that fork into me, you old idiot?" "Who are you calling an old idiot, you miserable whipper-snapper," shouted the old chap, as he insanely danced around the foot of the tree, and glared fiercely at his victim. "Come here and rob me, you villain, will you, and then stand in my own tree an' blaspheme me. Run the fork into you, will I? Yes. I'd run it into 200 of ye." Mr. Reynolds was shocked. "What do you want me to do?" he said, despairing of reasoning with the owner of the orchard. "I want you to pay me $5, and get out of this orchard as fast as your rascally legs can take you." Mr. Reynolds hesitated. It was bad enough to lose a coat, ruin his pants, and split his nose to help an evil boy out of trouble, without being bombarded with epithets, and charged $5 for the performance. He thought he would jump down on the old man and crush him, but he looked at the fork and repented of the design. Then he drew out a $5 bill and dropped it to his enemy, and humiliatingly slid down the tree, reaching his feet in time to avoid a kick that irate man aimed at him. He was helped out of the orchard with the fork handle, and immediately started for the hotel, which he reached in a condition of nervous prostration that at first threatened to result seriously. An active search has been made for the boy, but neither he nor the coat has been discovered.

FARMER DENNIS' STORY;

Or, The Pasha's Moral Sieve.

Under the locust-trees, one summer-noon,
Three stalwart swains were resting from the scythe,
And, for the want of other topic, being young
And overfull of bounding blood, they told,
Each to the others, just what sort of maid
Would suit their several fancies for a wife.
One would not wed unless the girl had wealth.
Another would have Beauty all six arms
With ever-ready dalliance. The third and last,
Beardless and junior of the other twain,—
Who seemed to carry, in each full, frank eye,
A beating heart,—said Love was all he craved;
For was not love both sewing-maid and queen
Of happy homes, content with serving whom
It loves, and yet inspiring service from the same.

The farmer Dennis, owner of the fields,
And master of the day, had heard it all;
And now arose among the three,
In all the grizzly glory of a patriarch.
He was a walking-book of tales to fit
All times and seasons, and a hint would touch
The copious tap-spring of his appositeness.
"The dial gives us yet ten minutes, boys,"
He said, "if all agreed, I'll tell a tale."
"We're all agreed," they answered in a breath,
And straight the tongue of Dennis started off.

Wise Ozmun Ali, Pasha of Bagdad,
Upon the hill-sides had long herds of sheep;
And many camels trod the torrid sands,
To bring him wealth of gold, and spice, and slaves,
From far off coasts and all the midland marts.
Yet these to him were common things of life.
Not holding in their dusty claims his heart.
He had a daughter, fairer than a flower,—
The gift of Allah to his favorite house,—
Who moved above these vapors like a star,
And hid his being with a ray of love.

As bulbuls come to court the moon-kissed rose,
So came the Princes of adjacent lands
To woo Pasha's daughter. She, undisturbed
By so much wooing, could not fix her thoughts
Upon a choice; for, like the passive rose
Whose petals are kept trembling all the while
By constant waft of wing succeeding wing,
When fluttered her young heart with love,
Yet homeless 'mid the pleading multitude.

Not much the wonder, then, that she should droop,
And have recourse, quite oft, to secret tears;
Nor that old Ozmun Ali should vow
To see so many horses haltered at his gate,
And all his ground a court of serenades
By night, and nothing coming of it all.
Night after night saw her retired, day by day,
Comb all these Princes hither? Intended thou,
O honey of my soul! to wed them all?
And wherefore on thy cheeks, that shame the rose,
So oft are seen the tell-tale marks of tears?"

She answered, with a rising gush of sobs;
"O sire, beloved of my utmost soul!
I cannot make a choice among the crowd
Of noble-spirit Princes all so proffered love
With equal tongues, and all so grand and fair

"By Allah! then I'll help thee, O my soul!"
Said Ozmun Ali, while a frown of rage,
Parental shadow, overcame his face.—
"Within my hall, to-night, let all be met;
And let thy maid proclaim, so all may hear,
Thou shalt not wed!—that, if thou disobey,
Thou goest naked to thy father's house,
Without a robe, a jewel, or a sheep,
Save only thou shalt take a bleating lamb
To be thy portion, so the law be filled!"

Next morning, soon as e'er the risen sun
Had chased the early vapors from the hills,
The Pasha met his daughter walking out
Among the flowers, yet wet and cool with dew.
"Hail, spouse of the morning, come to meet
Thy Lord, the Sun! How fare the moon-struck
youth?"
He asked, "How took they my decree?"

"Father,
And wise protector of my simple soul!"
She spake, and blushed. "As thou commandest me
It hath been done. While night and darkness spake,
There was a mutter, as of distant winds,
Among my lovers; when I looked again,
Behold! one more than half the whole had gone!"

"Allah is great, my daughter!" Ali said.
"Yet still there is a host; what shall I do,
My father, to decide among the rest?"

"This night, bind all thy locks in cloth of tow,"
Said Ozmun Ali. "So that all be hid,
And o'er the glossy ebon-shining web
Of raven tresses, shaven Frankish infidel.
And o'er thine eyes, like evening stars, arrange
The glasses green bought also of the Frank;
Tie on a boss fly, by its wings, to my neck
Tie deftly; also, limp upon a crutch
Into the court where all thy lovers are;
Then let thy maid proclaim, so all may hear,
Behold our daughter, grieved with loss of eyes fire,
To-day while trifling with a Chinese toy;
Then, stumbling in blind fright, a fall hath wrought
The rest. Who takes her now takes helplessness,—
A cripple, blind and charmless all her life."

E'en as commanded, so the thing was done;
Wise Ozmun Ali, from a garden-walk,
Saw all the wild-eyed lovers fly to horse,
And, mounted, speed away in wrath and fear.—
Save one, who, tall and firm, and faithful, stayed
With arms extended to protect his love,
And eyes that spake eternal sympathy.

Next morn, his faithful daughter told him all;
How all had flown save one (as he had seen).

"Allah be praised! False playing hath unmasked
The false. Him take, O rosebud! and be blest!"

Radiant with jewels, dowered with fully half
Her father's glory, to The Faithful's arms
The Pasha's daughter went, a perfect bride.

B. H. CAMPBELL.

An African Sparring Match.

The Haussas are the most civilized of the African tribes; and their language, like French, is a cosmopolitan tongue. They, however, are inordinately fond of boxing, and in Clapperton's diary the following account is given of a match: "The boxers arrived, attended by two drums and the whole body of butchers, who here compose 'the fancy.' A ring was soon formed by the master of the ceremonies throwing dust on the spectators to make them stand back. The drummers entered the ring, and began to drum lustily. One of the boxers followed. He placed himself in an attitude as if to oppose an antagonist, and brought his muscles into action, seemingly to find out that every sinew was in full force for the approaching combat; then coming from time to time to the side of the ring, and presenting his right arm to the bystanders, he said: 'I am a hyena;' 'I am a lion;' 'I am able to kill all that oppose me.' The spectators to whom he presented himself laid their hands on his shoulder, repeating: 'The blessing of God be upon thee;' 'Thou art a hyena;' 'Thou art a lion.' He then abandoned the ring to another, who showed off in the same manner. The right hand and arm of the pugilists were now bound with narrow country cloth, beginning with a fold round the middle finger, and then passed in many turns round the fist, the wrist, and the forearm. After about twenty had separately gone through their attitudes of defiance and appeals to the bystanders, they were next brought forward by pairs. If they happened to be friends, they laid their left breasts together twice and exclaimed, 'We are lions, we are friends.' One then left the ring and another was brought forward. If the two did not recognize one another as friends, the set-two immediately commenced. On taking their stations, the two pugilists first stood at some distance parrying with the left hand open, and, whenever opportunity offered, striking with the right. They generally aimed at the pit of the stomach and under the ribs. Whenever they closed, one seized the other's head under his arm and beat it with his fist. In this position, with the head in chancery, they are said sometimes to attempt to gouge or scoop out one of the eyes. When they break loose, they never fail to give a swinging blow with the heel under the ribs, or sometimes under the left ear. It is these blows which are so often fatal. The combatants were immediately separated by my orders as they were beginning to lose their tempers. When the sparring-match was heard of, the girls left their pitchers at the wells, the market-people threw down their baskets, and all ran to see the fight. The whole square before my house was crowded to excess. After six pairs had gone through several rounds, I ordered them, to their great satisfaction, the promised reward, and the multitude quietly dispersed.

DISILLUSIONING.

How the Process is Accomplished.

What Remains to Middle-Aged People.

There is something both touching and whimsical in the respect which grown men and women, wofully burdened with the cares of humanity and the responsibilities of immortality, still pay to the

ENCHANTMENTS OF CHILDHOOD.

Age has stolen upon them so slowly and steadily that they have simply outgrown the childish sensations, and it is not possible to recall them by any effort of will; yet, in some unexpected moment, they will return instantaneously, vividly, and, just flashing across the consciousness, are lost again. The business-man, hurrying to keep his engagement, gives but a short, irritated rejoinder to the boyish petition for a new top, or a gaily-tinted toy-balloon; but, at night, when he is on the street-cars returning home, and it is too late for reparation, Memory, with one lightning dash, reproduces the grieved, disappointed look in his child's eyes, and recalls to him the anguish which filled his own little heart, years and years agone, when somebody forgot the promised plaything. He remembers well how indifferent everybody else seemed to what was to him so vital a matter. He can almost hear again his father's half-jocular, half-contemptuous tone as he calls out, "Crying for a plaything! Why I'm ashamed of you;" and the gentle mother's mild remonstrance: "O fie, my dear! I wouldn't cry." He remembers well what a vague, incommunicable distress it was, because children cannot analyze their sorrows. He seems again to feel that strange, childish sensation that the world is all too big for him; that he is in the way of all grown-up people, and yet he is here and cannot

LN AND SEWARD.

ry Welles Criticises Charles Francis Adams.

on of State Secrets--Mr. Lin-'s Selection of a Cabinet.

Weed's Relations to Seward--The Famous Ninety-Day Prediction.

the Springfield (Mass.) Republican.

more than once had occasion to re- the singular and seasonable utility of 's Secretary of the Navy, Mr. Welles, ler of truth, palatable or otherwise. remarked of Ulysses, Mr. Welles does uch of a figure, but he is fluent and degree almost appalling. He has kept o, as the Adamses have had the habit for the last hundred years, and has his citations ready to his hand. When, e we saw it announced that Mr. Welles ke Mr. C. F. Adams to task for his ill- disparagement of Abraham Lincoln rson with William H. Seward, we at cluded that this piece of work would be king at. It has now appeared, in the *Galaxy*, and though it does not bristle s and dates quite so much as Mr. papers generally do, yet the quiet mas- the subject which it displays, and its alysis (duties repeated, for the sake of e, we suppose), of Mr. Seward's charac- is one of the most convincing of the against his favorite mag- It errs on the side of disparagement to- r. Seward, as Mr. Adams did toward Mr. but the error is not so fundamental are excusable. Mr. Adams made state- ealing the subject of his directions which the facts do ment, and which nothing but his ig- of these facts can explain. He at- also the hopeless task of persuading erican people, who knew Lincoln as few Presidents have been known, that their President was inferior in greatness of to his Secretary of State. It would be persuade them, as some have sought that Hamilton was greater than Washing- a word, that a part is greater than the those portions of Mr. Adams' eulogy to Welles most strenuously objects are wing:

President-elect was [in the winter still at home in Illinois, giving no signs That which appeared most ap- the fact that we were to have for our ough this perilous strife a person se- rtly on account of the absence of posi- , so far as was known to the public, tely without the advantage of any cer- in national affairs, beyond the little that ained by an occupation of two years in e of Representatives. . . . It , at least to me, that our chance of suc- ld rest on an executive council com- of the wisest and most experienced men ld be found. So it seemed absolutely mble on every account that not only Mr. Seward have been early secured in a st post, but that his advice at least have been asked in regard to the comple- that organization. But Mr. Lincoln as little of all this. His mind t even opened to the nature of est. From his secluded home in rt of Illinois, he was only taking meas- his geographical relations and party ser- and beginning his operations, where ently leave off, at the smaller end. t was at quite a late period of the session d he had disclosed his intention to put Mr. in the most prominent place. . . . incoln could not fail to perceive the fact whatever estimate he might put on his own d judgment, he had to deal with a supe- native intellectual power, in extent of ement, in breadth of philosophic experi- and in the force of moral discipline. On her hand, Mr. Seward could not have been lind to the deficiencies of his chief in espects." these points the ex-Secretary takes issue ery against the ex-diplomatist, and gives ment of Mr. Lincoln's intellectual qualities his selection of a Cabinet wholly incom- with Mr. Adams' assumptions. His ity in regard to the Cabinet-choosing is incoln himself, and he gives this interest- ecdote in verification of his statements: he day of the Presidential election, Nov. Mr. Lincoln said the telegraph operator ngfield invited him to occupy his room, ain intelligence of the result as it was re- About 2 o'clock on Wednesday morning, st information had come in to leave ht of his election. He then retired, but d to sleep. Although satisfied and ex- he got but little rest. Oppressed with erwhelming responsibility that was upon which in the excitement of the campaign not fully realized, he felt the necessity of and assistance to sustain him in the not future. He did, he said, what probably predecessors had done—looked about one for the men on whom he could rely, who would be his support in the trials that before him. The reliable and marked men country were in his mind, but there were other things to be taken into considera- different influences, sectional and political, reconciled. He did not again sleep had constructed the frame-work of Cabinet. *It was essentially the same with which four months is commenced his administration.* untary and unsolicited statement was the man whose mind, Mr. Adams says, after his election, 'had not even opened nature of the crisis.' Circumstances and led details which Mr. Lincoln gave, relat- individuals and movements, need not be troduced. This generalization is evidence en at that period he had a policy and pur- which he carried into effect, wholly distinct and independent of the plan which Mr. and his friends had marked out. He ed to select his own advisers, and did so d of permitting Mr. Seward to do it for He had in view a Republican, not a Whig istration, and therefore required and form- Republican Cabinet. There was *but one r of it appointed on the special, urgent mendation and advice of Mr. Seward and ds, who preferred him to Mr. Chase for ury*, and that gentleman was, as on day, and Mr. Seward's approval, trans- to hyperborean regions, for reasons never y and distinctly known."

last sneer must be at the expense, of of that pure patriot,—friend of Butler rant, and successor of Charles Sumner on Foreign Affairs Committee,—Simon Cam- The fact stated about him is curious, presume Mr. Welles has written evidence in regard to the plans of Seward and for the rest of the Cabinet, this Hartford ter of state secrets says:

Mr. Adams represents it to have been an that Mr. Seward was not 'early secured in test post' by the President-elect, and that 'his advice at least should have been in regard to the completion of the organ- ,' the reverse of the fact was a matter of for the wishes of Mr. Seward and his al friends were not the policy and intention Lincoln and the Republicans. Mr. Lin- knew that the services of Mr. Seward were indispensable in case the Republicans were suc- , even before he was elected, and it was ed upon him most earnestly as a neces- immediately thereafter. Twice at least Thurlow Weed, the faithful managing of Mr. Seward, the fidus Achates whom he owed many obligations kind,' visit Springfield in Mr. Seward's . The views of Mr. Lincoln in regard to position of his Executive Council, and erial of which it should be constructed, so widely different from those of Mr. Sew- and his Albany associates, that no disposi- was felt to ask his or their advice on the . He had the selection of Mr. Seward in as early as that of any of his associ- but he had no more thought of consulting regarded the other members of his Cabi- advising with them or either of them his Secretary of State. The members were his advisers, not Mr. Seward's; to aid and him in the administration of the Govern- Instead of any one of his subordinates, all were expected to co-operate for the gen- s. He well understood the nature of ces which existed in the Republican the causes which had influenced the of the Chicago Convention, and the which it was expected would characterize inistration. His sympathies, feelings, were in harmony and full accord with secured his nomination; and, his convictions and to his trust, he those who selected him to be disappointed, nor allow himself to be diverted from that policy nor to organize a Cabinet opposed to it.

"Mr. Seward and his special friends, who still clung to the old Whig party, and hoped by some device to renew and prolong it, were apprehensive that there would be too strong an infusion of the Democratic element in the Cabinet. They did not propose to wholly exclude men of Democratic antecedents, but it was urged that the Whig element should, for the sake of harmony and efficient, concerted, united action, have a decided preponderance. Mr. Lincoln quietly listened to these representations, but he well understood the object, and avoided the path to which they invited him. Instead of yielding to them, he was confirmed in his conviction that the Republican policy which led to his nomination and election was right, and should be maintained independent of old parties and old organizations. Discarding the importunities of the Albany mission which visited him in Springfield, he brought into his Cabinet an equal number from each of the old opposing parties, which would enable him to get the opinions of men of differing political views. But, although this was his purpose from the first, he was wisely reticent, and kept his own counsel. When, however his intentions finally became known, and the names of the gentlemen whom he proposed to call to his side were ascertained, there was an emphatic dissent on the part of the special managing friends of Mr. Seward. Two of the gentlemen were especially excepted to as extreme Democrats, antagonistic to Mr. Seward, who had been instrumental against him, especially at Chicago, and to whom he could scarcely be reconciled in administrative duties. But, objectionable as these men were, the opposition to Mr. Chase was still more decisive; and it was intimated that if these gentlemen, particularly the last referred to, were to receive Cabinet appointments, Mr. Seward might decline the association. This intimation had no effect on Mr. Lincoln, nor did it in the least change his determination. While willing to accept and desirous to have the services of Mr. Seward, and the support of his friends, he did not feel it was absolutely indispensable on every account to secure him above others, or to the exclusion of others, or to be governed by him and his likes and dislikes in the choice of confidants or the make-up of his political family. In point of fact, there was strong opposition among his friends to Mr. Seward's appointment. He had no apprehension whatever that he should not be able to have Mr. Seward in his council; and if the gentlemen whom he selected had not in their party antecedents, or in certain fundamental political opinions, agreed, but were Republicans in accord with him on present questions, that was sufficient for his purpose. But schemes to secure a Seward Cabinet commenced early, and were persistently followed up to the inauguration."

Mr. Welles also faithfully relates, more than once, the different journeys taken by Mr. Weed in the interest of his friend, and how little came of them. In regard to Mr. Weed himself, and his relation to Mr. Seward, he makes these observations, not wholly just, but certainly entertaining, and with quite as much truth as error in them:

"Mr. Thurlow Weed, who for forty years was the ruling mind of the party with which he was associated in New York, possessed remarkable qualities as a party manager. Weed, a man of strong, rough native intellect, without much early culture, was a few years the senior of Mr. Seward, whose more polished and facile mind adapted itself to the other—clung to it as the ivy to the oak—and the two became inseparable in politics. When Mr. Seward was about to 'choose his side,' Weed was the editor of a paper in Western New York, which fomented the wild, fanatical, and prospective anti-Masonic excitement that for a brief period swept with unaccountable and unreasoning fury that section of country. An organized party was formed on the narrow basis of hate, intolerance, and proscription of every man who belonged to the Masonic fraternity. Under this anti-Masonic banner, of which Weed was a champion leader, Mr. Seward enlisted and commenced his public official career, was its candidate in that district, and elected by that party to the Senate of New York. Mr. Weed possessed capacity, which, rightly directed, might have been of service to the country and to mankind. He was not without good qualities when party and personal favorites or opponents were not concerned; but he was wanting in political morality, and was unscrupulous in his party intrigues. When the anti-Masonic fever subsided and the organization died out, Messrs. Seward and Weed became identified with the opponents of the Jackson Administration and the supporters of the 'American system'—a centralizing policy.

"Opposition to Gen. Jackson and his Administration, and to the policy initiated under him, combined the adverse elements, and was the ground-work of the Whig party, to which, in all its phases, Mr. Seward was a devoted adherent. Whatever abilities or qualities of mind he possessed—and they were in some respects remarkable—were given earnestly and cheerfully to that party and its centralizing policy. In their party councils in New York, Thurlow Weed became the supreme manager, and guiding, controlling spirit, always declining office. Mr. Seward was the oracle, and received the official honors. When anti-Masonry was on the wane, and after Mr. Seward entered the New York Senate, Weed removed to Albany, where he established a paper and exercised with skill and effect his love of intrigue. He soon organized and became chief of a lobby which had an odious notoriety, and which, while it gave him a certain influence in New York, was viewed with abhorrence by many, with distrust by the whole country. His management was, however, adroit; and the lobby under his direction, though often profligate, unscrupulous, and always debauching and corrupting, contributed at times largely to the success of his party and the promotion of Mr. Seward. The personal influence of Weed was enhanced and made effective by his apparent self-abnegation and uniform and persistent refusal to accept any office himself, while all around him were seeking office and legislative favors. The mental force, magnetism, system, and will of the man were artful, but impressive and indisputable with his party, yet were subservient in the Legislature and in party councils, and the advocate or opponent of the measures and men as prescribed, with his concurrence, by Weed. Although the latter never sought office for himself, he always wanted high place for Seward, who was his cherished and almost idolized political offspring, with whom he never disagreed, and who never went counter to him. The two always acted in concert. It was interesting to witness their operations. Weed's mind had by far the greatest vigor, Seward's the most pliability. Weed's apparently singularly disinterested labors were selfish, yet given with devoted and unsparing fidelity to his friend Seward, who might wear the honors while he was the substantial power behind. Mr. Adams 'strongly suspects Mr. Seward owed many obligations' to Mr. Weed. It was never suspicion among those who knew them, but an unquestioned and indisputable fact. Mr. Seward himself acknowledged it with apparent satisfaction. I once heard him declare, others being present, 'Seward is Weed and Weed is Seward. What I do Weed approves. What he says I indorse. We are one.' 'I am sorry to hear the remark,' said the late Chief Justice Chase, 'for, while I would strain a point to oblige Mr. Seward, I feel under no obligations to do anything for the especial benefit of Mr. Weed. The two are not, and never can be, one to me.'"

In regard to Mr. Seward's famous ninety-day prediction, and the general difference in mental structure between him and Mr. Lincoln, Mr. Welles has some very interesting observations, in which, we believe, the country generally will concur, while his estimate of Mr. Seward in other respects will not become the judgment of history. He says:

"Mr. Seward had a theory, but not such as to either inspire hope or create alarm. It was of a pacific tendency, and calculated to calm apprehensions in that 'perilous emergency.' He anticipated, and said there would be harmony and reconciliation within ninety days. If sincere in his prophetic assertions, he did not exhibit intelligence or statesmanship superior to Mr. Lincoln; if insincere, he was even less reliable and faithful. Mr. Lincoln had the inclination and certainly the wish to believe that his selected counselor, who was in the Senate, with opportunities superior to himself or any other man to know the facts, was correct in his predictions and conclusions. Unfortunately, Mr. Seward was mistaken. Mr. Adams says: 'Wiseacres have commented on his failure of sagacity in making over-confident predictions. But what was he to do in the face of all the nations of the earth?' He certainly was not to falsify the truth; he was not to sacrifice his integrity, nor did the 'wiseacres' accuse him of any such sacrifice when they 'commented on his failure of sagacity.' His sagacity is not to be fortified at the expense of his veracity. The truth is, Mr. Seward did not, even at that late day, realize to its full extent the nature of the impending conflict, but viewed it as a severe contest in the Legislature and in party councils, and embittered party controversy, not unlike others the country had experienced, and which, being really causeless, he hoped and believed time and the change of Administration would pacify. Many of his associates as well as himself were of the party of expedients, and persuaded him and themselves that if once in power he could so manage as to allay dissension, prevent secession, and effect a restoration of Union feeling. Hence, without any substantial reason, nothing but past 'experience,' he predicted the speedy peaceful solution of a dispute or controversy that to others looked formidable, and which soon not only threatened but assailed the Union. His predictions were in harmony with the policy, so far as he had a policy, of himself and friends. He was for peace, and had faith, hope, and confidence that peace would be preserved by some expedient, device or luck—he knew not how—and he therefore predicted it. Mr. Lincoln was comforted by the assurance and predictions of his future Minister, then in the Senate, but he had apprehensions which no prophetic declarations could entirely put at rest. Results have shown that 'in this perilous interval' he, 'in his secluded abode in the heart of Illinois,' with unpretending yet undoubted sagacity, had more correct knowledge and better appreciation of the condition of affairs—foresaw with more accurate perception the threatened difficulties—than the experienced politicians who predicted and promised peace.

"Those who best knew the two men are aware that their minds were widely different inherently and in their organization. The President was greatly superior in intellectual strength and vigor, had the more solid and substantial qualities, more earnestness and sincerity, a greater grasp and comprehension, a more intuitive and far-seeing sagacity, came almost instinctively to right conclusions, had more correct convictions, greater self-reliance, greater firmness of purpose, a stricter adherence to principles which he believed to be correct; points that were best understood by those who knew him best. The Secretary of State had, with higher culture and scholastic attainments, quickness of apprehension, wonderful facility and aptness in adapting himself to circumstances and exigencies which he could not control, and a fertility in expedients, with a dexterity in adopting or dismissing plans and projected schemes, unsurpassed; qualities which made him an acceptable companion, if not always safe adviser, but never the superior and controlling executive mind. His training and habit were partisan, and his zeal often impulsive; but, accustomed through his whole official life to consult a faithful friend, to whose judgment and guidance he deferred, he had not in great emergencies the self-reliance, energy, will, and force of character which are essential to a truly great and strong executive. He was subordinate to Abraham Lincoln, and deferred to him as he deferred to Thurlow Weed—conformed to the views of the former as he had for thirty years to those of the latter—and assumed credit in the one case as it had always been given him in the other, without being the originating and directing mind in either.

"Mr. Lincoln was directed of partisanship beyond almost any man in active public life; not that he was insensible to party and its claims, but they were secondary and subordinate to principles—the means rather than the end. He 'drifted,' as he used to say, into the Whig organization at the beginning; his associations were chiefly there, but he had no particular veneration for the party, or regard for many of its professed doctrines. Time, experience, reflection, and observation weakened whatever feeling or sympathy he once entertained for mere party. Unlike Mr. Seward, he had no reluctance in giving up the Whig organization; no lingering affection for it, nor any hesitation to participate in and urge on the Republican movement from its inception. Mr. Seward was an adroit and skillful party tactician, while Mr. Lincoln had no taste, inclination, or respect for such practices, and would not, to secure party success, intentionally, even in the most excited election, deceive, or permit others to deceive, those who trusted him. The minds of the two men ran in different channels, and when they came together on important questions, that of the President was the principal, and not, as represented by Mr. Adams, the tributary."

HOW GUNPOWDER IS MADE.

A House Where Men Never Laugh.

From the American Sportsman.

How do you think you would like to live fearing every moment to be blown up, none daring to speak aloud to jar anything, for fear of starting an explosion that would send you in an instant to the other world?

You don't think it would be very pleasant? Well, it isn't, yet hundreds of men live in just that state—work, receive pay, and live year after year in the very sight of death, as it were—all that the world may have gunpowder. You can easily guess that these men go about quietly and never laugh.

You know that gunpowder is very dangerous in a gun or near a fire, but perhaps you don't know that it is equally dangerous all through the process of making. A powder-mill is a fearful place to visit, and strangers are very seldom allowed to go into one. They are built far from any town, in the woods, and each branch of the work is done in a separate building. These houses are quite a distance from each other, so that if one blows up it won't blow up the rest. Then the lower parts of the building are made very strong, while the roofs are very lightly set on, so that if it explodes only the roof will suffer. But, in spite of every care, sometimes a whole settlement of the powder-mills will go off almost in an instant, and every vestige of the toil of years will be swept away in a cloud.

But, though you feel like holding your breath to look at it, it is really a very interesting process to see. It is made, perhaps you know, of charcoal, saltpetre, and brimstone. Each of these articles is prepared in a house by itself, but the house where they are mixed is the first terrible one. In this building is an immense millstone, rolling round and round in an iron bed, and under the stone are put the three fearful ingredients of gunpowder. There they are thoroughly mixed and ground together. This is a very dangerous operation, because if the stone comes in contact with its iron bed it is very apt to strike fire, and the merest suspicion of a spark would set off the whole. The materials are spread three or four inches in the bed; the wheel, which goes by water-power, is started, and every man leaves the place. The door is shut, and the machinery is left to do its terrible work alone. When it has run long enough, the mill is stopped, and the men come back. This operation leaves the powder in hard lumps or cakes.

The next house is where the cakes are broken into grains, and of course is quite as dangerous as the last one. But the men can't go away from this. They are obliged to attend to it every moment, and you may be sure not a laugh or a joke is ever heard within its walls.

Every one who goes in has to take off his boots and put on rubbers, because one grain of the dangerous powder, crushed by the boot, would explode the whole in an instant.

The floor of this house is covered with leather, and is made perfectly black by the dust of the gunpowder. It contains a set of sieves, each one smaller than the last, through which the powder is sifted, and an immense ground and laboring mill, where it is ground up, while men shovel it in wooden shovels. The machinery makes a great deal of noise, but the men are silent, as in the other houses. The reckless crashing of the machinery even seems to give greater horror, and one is very glad to get out of that house.

The stoving room is next on the list, and there the gunpowder is heated on wooden trays. It is very hot, and no workmen stay there. From there it goes to the packing-house, where it is put in barrels, kegs, and canisters.

Lastly, through all these houses, it goes at last to the storehouse. One feels like drawing a long breath to see the fearful stuff safely packed away out of the hands of men, in this curious house.

You've heard of things being as dry as a powder-house, but you would not think this house very dry. It is almost imbedded in water. Did you ever hear of a water-roof before? Instead of steps to go in, there are shallow tanks of water, through which everyone must walk to the door.

In none of these powder-houses is any light ever allowed, except sunlight. The wages are good; the day's work is short, ending always at 3 or 4 o'clock. But the men have a serious look, that makes one think every moment of the danger, and glad to get away.

THE CROWN OF SORROW.

Has that heart grown cold and formal? Darting, still the poet sings:
"A sorrow's crown of sorrow is remembering happier things!"

As the moon's kind beams were on us, and your trembling hand in mine,
Heaven seemed to yield a blessing, and her softest stars to shine.

Could that fervent prayer you uttered flow from aught save realms above?
Could that sweet "God bless you, darling!" come from lips that breathed not love?

Both my heart and soul were loyal,—true as needle to the pole;
And, with thy dear smile to cheer me, I could crave no happier goal!

Though the world might deem you faithless when your lips refuse to speak,
I will only see the angel; what is human makes you weak.

I will still be true and loyal,—manly in my bitterness;
And, as memory brings you to me, mine will be the voice to bless!—

Praying God to guard and shield you, whilst each hope to memory clings,
For "A sorrow's crown of sorrow is remembering happier things!"

CHICAGO, September, 1873. C. S. K.

THE EVIL EYE.

From All The Year Round.

I.

Bright scarlet pomegranates and fragrant, softly-tinted roses cling round a wooden veranda, and above them are vines and star-blossomed myrtles, breathing sweetness into the soft evening air. Overhead the sky is cloudless, with purple and green tints rarely seen in Northern countries, and, besides these tokens, there is a more human indication of Southern climate.

A middle-aged woman sits under the veranda, and beside her a girl stands speaking.

Both women have Southern faces, clear olive skins and lustrous dark eyes; both are handsome, but the girl is beautiful. So far, that is, as shape and features and skin can beautify. Therese Nouailles is beautiful; but, as she stands speaking to her mother, she looks imperious and fretful too, and there is a fierce, resolute will in her splendid dark eyes.

Her mother had been like Therese years ago, but now she is fat and bulky, and her eyes are rather wily than fierce. She wears a gown of pale straw color, but her head and shoulders are wrapped in a brilliant Indian shawl, in which black and scarlet are the predominant colors. She looks like a handsome sibyl as she peers through the shawl at her daughter's face.

"I tell thee, my mother, I hate delay. At Veron there is a rich home waiting for me, and I long to see it. Ah, my mother, remember that I have been poor all my life; it is a glorious feeling to think that I shall never want money again."

The mother's eyes glisten, there is a keen look on her face, which argues some sympathy with this love of money, and yet she resents her daughter's words.

"Take care, Therese. The dog threw away substance, thou knowest, in snatching at a shadow. Thou art married to a rich man, and he loves thee, and he is gentle and easily persuaded. He will stay here in Chardes if thou willest it. His property is funded; his presence is not needed at Veron. Be guided, my child. Stay here, it is, indeed, better."

The mother's voice grows imploring. At first a selfish wish to keep her rich son-in-law his money at Chardes moved her; but, as she speaks, the picture of her daughter's dull life alone with this quiet old man is realized by her fervid fancy.

"Stay here," she repeats, "among thy old companions, and near thy father and me."

"Merci, ma mere. No. I have decided. I must see my husband's home. If I stay here I am only Therese married instead of Therese single; but at Veron," she curves her graceful neck, and her eyes shine out with the coming triumph she pictures, "I shall be Mme. Dupont, wife of the richest landowner, except the seigneur himself. What do I say? It is possible that when the ladies at the chateau see me they will be only too glad to welcome me, and to admit me to their intimacy."

Mme. Nouailles shakes her head.

"That might be possible here in the South. Therese, where our claims and old descent are known; but the Northerners are a cold-blooded, insensible people, and thy beauty even will not break down the stiff barriers set between classes up there."

"Monsieur Dupont is not cold-blooded." The young beauty laughs and blushes; her courtship has been very short, and her husband dotes on her.

"No." The mother pauses an instant. "Monsieur Dupont is all that can be desired in a husband, or I should not have presented him to thee, Therese. Monsieur Dupont stays here happy and contented, and, although he is so much older, he stands by cheerfully, and sees thee dance and amuse thyself with thy old companions; but at Veron all this will be changed. Here Monsieur Dupont considers that I am still beside thee, and that all that I permit is to be permitted; but far away at Veron he will be thy sole guardian; and my Therese loves pleasure dearly, and it is impossible that, at his age, Monsieur Dupont may not care for the gaiety which is to thee so necessary."

Therese turns away pouting, but, as her mother ends, a confident smile chases the pout from the girl's lovely lips.

"My mother, if I were to bid Monsieur Dupont stand on his head, he would try to obey me." Her mother laughs, and Therese flushes with quick anger. "I say this in praise of my husband. He is everything I wish."

She moves away to the end of the long low house, and stands looking at the exquisite sky; at least her great passionate eyes are lifted to it, but her thoughts are all of earth.

"And can my mother think that I have married so old a man, given up all chance of a young and handsome husband, to stay contentedly under her wing at Chardes? No, I must have something more than this for my sacrifice." She begins to pace up and down. "My mother says that at Veron no one will know anything about me. Well, they soon shall know something about Mme. Dupont. I will stop in Paris on our way, and see whether I like the bonnets and dresses there better than my own. My husband says that jewelry would spoil my beauty, but I think seeing is believing. If he is so rich it is better to decorate me than to hoard. Yes, I have decided, I will not stay another week at Chardes."

She gives a little stamp by way of seal to her purpose, then, as she turns abruptly, she meets her mother face to face.

Mme. Nouailles has crept up silently. She puts her hands on her daughter's shoulders. The girl is startled by the unusual action. She looks inquiringly.

She sees a fresh remonstrance in her mother's imploring eyes and parted lips, but at the sight her will seems to be of iron strength.

"My mother, I have decided," she says, quietly. "Within a week I and my husband must leave Chardes."

"Ah, no!" There is a sob in the woman's voice, and her shoulders rise and fall with suppressed agitation. "I conjure thee, my child, not to be rash, not to tempt fate; I cannot tell why I so shrink from thy departure. It is not only the thought of losing thee. It may be because I detest the North and its cold, formal ways. But I have one reason, that may weigh even with thee, my willful Therese. I do not like that thou shouldst go to a house where there is already a mistress." Therese's black brows knit in a fierce frown. "I say I do not like this Mere Mangin of whom thy husband speaks with so much praise."

Therese bends down and kisses her mother. "Be at ease, my mother." She gives a cheerful smile. "La Mere Mangin is an ugly old woman, and, if she does not please me, why I shall send her away. Ah, here is Monsier Dupont."

A tall, thin man comes from underneath the veranda, and advances toward them.

Mme. Nouailles shudders, and then crosses herself.

"I should not fear so much," she whispers, "if he had not said that the people of Veron say his housekeeper has the evil eye."

II.

La Mere Mangin is a tall, dark woman, with long, narrow black eyes, and an ever-changing play of countenance. The children of Veron call her a witch, and their mothers say that she has the evil eye, but this is only whispered, for no one prospers who is on unfriendly terms with her.

Look at her, standing in her master's garden. She is, indeed, very like a witch. Her brown cotton gown clings close about her legs, and on the top of her white cap, which has scarcely any frills to speak of, is a coarse brown straw hat with a high crown. She wears a blue and yellow neckerchief, strained across her chest, and tied behind her back, and her folded arms rest upon a black stuff apron. Her face is so wrinkled that you are surprised to see her suddenly turn round and go tripping toward the house like a young girl; perhaps the movement can scarcely be described as tripping; it is quieter, more cat-like.

She pauses when she reaches the low-browed entrance. The house itself is a large, square, gloomy-looking place; inside the long narrow passage the flag-stones are green with damp, and tell how little life goes on within the old stone walls.

She pulls a letter out of her pocket, and begins to read it through again. By the time she has reached the end she is frowning heavily.

"Yes, yes," she says to herself, "my master, Monsieur Dupont, is excellent, but the best of men have their faults; he is good and gentle, but he is also weak and obstinate; he loved his wife, that poor pink and white, meek Josephine. Yes, he had for her a passion that is not to be believed, and when she died in the first year of her marriage he was so obstinate he would not take comfort. He shut himself up, he shut up the house from light and air, till it has become more like a prison than a house. Ciel! I do not know how it will ever recover it; and now what has happened? Six months ago he departed without consulting me, and now he is to bring home a wife. Well, we shall see who will be mistress. I am too old for change."

She has left off scowling, but her smile has something far more fearful than her frown.

III.

The wind is rising fast; clouds, at first gauzy, but lately thickening in texture, scud more and more rapidly across the sky to join a leaden, humid mass of vapor that seems to be spreading upward from the horizon.

There is still some light on the river, but it looks cold and ghastly to Monsieur Dupont's young bride, as she catches a glimpse of it through the wierd, white-limbed birch-trees that border the road.

She has been so impatient to reach her new home that she refused to sleep on the road, and she is very tired with the long, wearisome journey.

They have left the diligence at the last market town, and have been jolting along the stony road in an old-fashioned vehicle with a hood for the passengers, and a small seat perched up in front for the driver.

Therese shivers and draws her head again within the hood.

"Monsieur Dupont," she says in a fretful voice, "how much longer is it along this dismal road?"

No answer comes, and she bends over to the corner where her husband sits, and touches his shoulder with her hand.

A loud snore—a start—and then—

"Ah, oui, Margot, fais comme tu voudras," follows the snore.

Therese leans back in her corner with a look of disgust.

"Foolish old man," she says, and then she smiles, "poor old dear, I am hard-hearted; the journey has been too much for his politeness. I wish I could go to sleep, too."

But she cannot sleep, her mind is restless, and the fatigue from which she suffers has fevered her. She wishes she had consented to sleep at the last town they stopped at, then she should have reached her home in bright morning light.

There is a sudden jolt. Monsieur Dupont starts awake this time, and looks around him with staring eyes; as these reach his wife he recovers consciousness.

"We shall be at home very soon now, mon amie, and then Margot shall take care of thee."

He puts out his hand and takes hers, but Therese shivers and draws herself away. At that moment her mother's warning assumes a new shape; for the first time she hears in it truth and likelihood. And then her fierce will rises against her fear.

"I am tired and overdone," she thinks. "I have always ruled everyone, and I will rule this Margot also."

Her husband has wrapped a shawl round her since he woke, and either the warmth or her complete exhaustion lulls Therese into a short sleep. She does not rouse till the vehicle stops. She is so tired that she does not at first realize where she is. She leans forward and looks out.

It is almost dark, but she sees a large dark house standing a little back from the road. At the open door of a tall window, shading the light of a lamp with her hand. As she sees Monsieur Dupont the woman runs up and shakes hands with him.

"A la bonne heure notre maitre," she says.

"Why, you have flown here. I did not look for you till to-morrow. However, as you know, it is not easy to find Margot unprepared; you will find all ready but a fire, and if you need one that is soon kindled; here, Louison, come and carry in the baggage. Is the little mistress in the carriage?"

"Yes, yes." And Monsieur Dupont turns back to help his wife down the awkward steps. But Therese has scrambled down by herself, and she stands waiting for husband, very erect, and with a tempest of pride in her face.

"You had better tell your servant that I am Madame Dupont," she says, very coldly, and so slowly that it seems as if she had measured the space between her words.

Monsieur Dupont is sensitive, and he shrinks into himself at the changed tone.

"I hardly consider Marguerite an ordinary servant," he says, gently; "but I came to fetch you that I might present you to her." He tries to take his wife's hand, but she sweeps past him up to where Margot stands, lamp in hand.

Instinctively the woman raises the light, and as it falls on the advancing figure it falls also on Margot's face.

She leans slightly forward; there is an eager gleam in the long, dark eyes, but the lips are pressed tightly together, and the thick, dark eyebrows meet in an intense frown.

There is malice and strength in Margot's face, and for an instant Therese falters in her purpose. Her mother's warning comes back; she feels chilled and fearful; but she hears her husband's footsteps coming fast up the walk.

She makes a slight bow as she reaches Margot.

"You are the housekeeper, I suppose. Go on first, and show the way to whatever room you have prepared for me."

She does not look at her—and she would not read much on the tutored face; Margot turns a little pale, and her thin lips smile, but she goes on first, and opens the door of a small room.

She goes in, lights two old-fashioned sconces on each side of the fire-place, and then departs, closing the door behind her.

Therese looks around and starts, then gives a little cry, crosses herself, and flies to the door which Margot has closed on her.

The candles in the sconces shed only a feeble light on the dark walls, but facing her are two skeletons, and on the table below there is a large skull.

IV.

At the end of M. Dupont's garden furthest from the house there was a thickly-planted grove of sycamore-trees; beyond this was a gate leading into a field, and on the right of this gate through the trees you could see another gate set in the ivy-covered fence that bordered that side of the garden.

Margot stood by this smaller gate, basket in hand, for within the fence lay the kitchen-garden—her treasury not only for herbs, but also for the curious plants out of which she brewed the decoctions which had made her famous in Veron.

Monsieur had practiced surgery in his youth, and had also given medical advice, and Margot had studied his books to some purpose, and probably was the best doctor of the two.

There was a scowl on her face as she went into the kitchen-garden.

"Monsieur bids me make a tisane for Madame, and when I answer she will not drink it, he has looked at me more sternly than he ever did before. I hate her."

She begins to gather dandelion leaves, snapping them off with a sharp nip of her bony thumb and finger, as if she wants to hurt some one, and is forced to give vent to the feeling on that which comes nearest. "I will not bear much more,"—the words drop from her lips in broken sentences. "I thought Felix Dupont, for his own sake, would have taught her how to behave; she has neither tact nor temper, and she is a fool." Margot smiles at the last word in an unpleasant manner, and then her quick ears catch the sound of voices among the sycamore-trees; she crouches down near a hole in the fence and listens.

"No, my sweet friend,"—it is Monsieur Dupont's voice, and it sounds vexed,—"I am sorry to refuse thee,—it is harder than thou knowest."

"Then why give yourself the pain?" Therese speaks scornfully.

"Because I love thee really, my child, and I would keep our life together free from clouds."

"At least, then, I ought to have a reason given me. I only ask that all our friends and neighbors, who have seemed so glad to see me, may come and dance in my honor; it is not much to ask, and why am I refused?"

Margot laughs to herself as she crouches under the hedge.

"Tiens! she has a rare temper, but Felix Dupont must be doting indeed if he submits to a tone like that." She listens eagerly for her master's answer, but he waits before he gives it.

When he speaks his voice is full of pain.

"Therese, do not make me call thee willful. I told thee at Chardes that I lived a quiet, dull life; that at Veron we are quiet, dull people. Every now and then, from time to time, we ask a few of our neighbors to dine with us, according to the custom of Veron, and thou shalt do this, my child; but a fete, such as that thou desirest, would raise the tongue of gossip against us, and would lessen our friends instead of increasing them; and besides—hush, till I have ended—since we have been married we have had too much gayety. I want thee more to myself, my dear little friend; if we love one another, our own society should be all-sufficient."

It seems to the listener that Madame Dupont struggles away from her husband.

"Oh that I had stayed at Chardes," the girl sobs, passionately. "I have never lived a dull life, and I will not; if you had a quarter of the love for me which you pretend to have, you would not make me so unhappy; but you do not love me. Sooner than displease that hateful housekeeper, you will break my heart. Either she will go or I will."

There is a sound of swift footsteps hurrying away, and then silence.

Margot rises, creeps softly to the gate, and looks through it. Monsieur Dupont stands under the trees, very still and quiet, his face hidden between his hands.

"Bah! she has shown her hand. She shall go, not I," the housekeeper says, between her teeth, as she hides again behind a tall row of scarlet-runners.

When she comes again to the gate, Monsieur Dupont is out of sight.

Margot goes in-doors. She is anxious to see how the young mistress bears defeat; but Therese is not in either of the down-stairs rooms, and presently, when the housekeeper makes an excuse to go to the Madame's bedroom, she finds the door locked.

Madame Dupont kept her door locked till noon the next day, then she came into the eating-room and rang for coffee.

Hitherto Margot had refrained from remonstrance. She foiled Madame Dupont's haughty airs by an apparent unconsciousness that any offense was meant, and this reticence had been part stratagem, part love for her master, and desire to spare him pain.

To-day she brought in the coffee herself, and she saw with satisfaction the pale cheeks and heavy eyes of her master's wife. It seemed to her that her time to speak had come.

"Madame has not slept well," she said, with a keen look through her half-closed eyelids.

No answer, except a haughty movement of the graceful neck.

"Monsieur has not slept either." Margot drew near, and put her hand on the young lady's chair. "Ah, Madame, it makes me sad to see my master unhappy."

Therese's first impulse was to bid the woman leave her, but she shocked this; there was a new sound in Margot's voice, and the girl's heart beat fast in vague terror. The dread that had seized her on that first night had been lulled by the housekeeper's indifference; but now the old fear was coming back. She dared not look up; the "evil eye" might even now be blighting her. Margot's appeal had startled her,—the woman was impertinent and interfering, but she was plainly moved by love for her master, and secretly Therese felt ashamed of her own treatment of her gentle, loving husband.

Margot was surprised at her silence.

"The bird is tamed so soon, is it?" She closed her eyes on this thought, and stood weighing the possibility of governing Therese instead of getting rid of her.

"I will go and tell Monsieur," she said, "that Madame wishes to see him."

"You will do no such thing; you had better mind your own business, or you may get into trouble. All you have to do is to take care of the house, and see that it goes as it should do. You can leave me; I prefer to be alone."

Therese spoke haughtily, but she did not look at the housekeeper. Margot bent over the high-backed chair till her face almost touched Madame Dupont.

"Good counsel should always be welcome. Madame is very young, and she does not, perhaps, remember that the chief duty of a wife is submission. Monsieur is more unhappy than I have ever seen him since the death of Madame, and he did well to regret her,—she never gave any one an unkind word. She consulted me in everything."

"Then she was a fool—"

Therese's anger mastered her fear, and she pushed back her chair impatiently. It struck the housekeeper a sharp blow as she still bent over it.

Margot whitened till she looked like a dead woman, and Therese trembled as she glanced at her face.

"The one thing that you will never be,—she was an angel. She made others happy, you live only for your own pleasure; her death was blessed; yours will be a curse."

Margot had kept calm outwardly, but the blow, which she believed was intentional, had made her furious, her words came without her control.

Therese's indignation conquered all discretion. She stepped forward and gave the insolent servant a blow on the ear.

"Go away, do you hear me. Insolent!" she stamped her foot. "I do not wish ever to see you again. You can tell Monsieur Dupont I have discharged you."

Margot stood drawn up to her full height, colorless except for a faint streak on the cheek which Therese had struck.

"I will tell your master and mine what you say," she said, her voice full of contempt.

Therese looked up quickly,—a flush of shame had spread over her face,—but when she met Margot's eyes, she blanched at once, and caught at the chair to save herself from fal

THE LECTURE SYSTEM.

Its History and Growth in Chicago.

Some of the "Stars" Who Have Shone in Our Local Literary Firmament.

Charles O'Conor and William Cullen Bryant to the Star-Course Managers.

Messrs. Beecher and Phillips on Rotten Eggs.

What is known as the "Lecture System" has extended itself until it now covers an area of amusement and entertainment that was undreamt of by its promoters. As that charming story-writer and lecturer, Edward Everett Hale, has said, the annual statement that the Lyceum System is dying out, may be set down with the statement of a cloyed novel-reader that there are no more good novels; or, with that of the statesman laid upon the shelf, that there is no longer any interest in politics. What has happened in Chicago during the past two years is sufficient to refute any such assertion, and to excite a curiosity regarding the plan and method of operating a successful lecture course.

It has been asserted every now and then that

THE "LYCEUM SYSTEM" WAS INVENTED

or introduced by this or that man whose friends are trying to make for him a reputation. But it is idle to say that instruction by the living voice, or entertainment by the living voice, as contrasted with instruction or entertainment by books, is in any sense an "invention" of this or even the last generation. Abelard was a lecturer who drew audiences as large as Chapin or Beecher; and long before Abelard's day, the system of lectures was in full sway. The only peculiarity about the system in our time is, that the ease of traveling enables one lecturer to go about and meet a larger number of audiences than was possible in the days of the staff and wallet or of horse-back travel. Every other arrangement for intellectual education is enlarged under the same influences; and, by the increased mutual reaction of all methods of popular education, audiences grow larger and larger.

Prof. Ward, of Rochester, has set on foot an ingenious arrangement by which he provides different museums of natural history with the cabinets of specimens ranging from the largest mastodon down to the smallest trilobite by taking casts of the remarkable fossils of the world, which can be repeated indefinitely. And, as one has almost a right to expect in every gallery of fine art to see the Laocoon and the Apollo, one may now expect to see his old friends, the megatherium and the iguanodon. It is under the same general system of modern life that we may expect wherever we live to have a chance in the course of a winter to hear Phillips or Chapin, Fields or Curtis, and once in a lifetime at least to hear all the great poets, authors, or orators of our generation. No particular trumpet-blower had it in his power to create a system which shows itself in arrangement so various, and whatever the success of the erratic intellectual gymnasts to catch the eye of the public for a brief moment, it is apparent that the time is past when the Lyceum platform can be used by insane "reformers" as a Dexter Park course on which they can display their "hobbies" with a reckless disregard of the feelings, tastes, or enjoyment of the spectator. The growth of the system has crowded out these agitators—the world's public teacher. The Lyceum ever had much power for instruction, the day has come in America when it is rather a method of public entertainment than one of instruction. This truth is now getting to be generally recognized, and "good" people do not struggle against it longer. The American people are more willing to be entertained than they were twenty years ago, and, strange as the assertion may seem to those who have looked upon the lecture course as "a bore," the machinery of the Lyceum system has done much to create the sentiment. For with the gradual decay of the puritanical misconceptions of ecclesiastical bodies, the drama is less distrusted, and the readings and dramatic representations of the Lyceum, although without scenic assistance, have done much to soften the public prejudice and create a favorable sentiment for the pure and elevating in dramatic literature and stage representation. There are hundreds in this city who would never have been taken by the mighty force of Charlotte Cushman's genius had she not appeared on the Lyceum platform, and under auspices in which there was no taint or suspicion of "the stage."

The same strong

is told of Booth that illustrates the prejudice felt by both actors and the anti-theatre goers. The patrons of the Star Course were made so enthusiastic over Miss Cushman's readings that a strong influence was brought to bear upon the managers to secure Booth for a series of readings. They were told that the managers had already made princely offers to Mr. Booth, but their efforts had been without success. The staid and influential delegation, however, were not content with this, but insisted that the matter should be opened again, asserting that "they could get Booth to read, if the managers couldn't." So the managers again waited on Mr. Booth would consent to appear as a reader, to pay him any sum he might demand, and he was again visited. The usual preliminary skirmishing was indulged in, when the great gun which was to batter down Booth's strongest objection, was brought to bear, and, shotted with the heaviest argument, was fired plump at the enemy by the most skilful gunner of the party.

"But, Mr. Booth, you must consent to read in the Star Course for your own good, see, and many other of your admirers, shall never have an opportunity to hear you in any of your dramatic representations."

Booth's nostril dilated, and his fine eye flashed for a moment; and then, with a majestic scorn worthy of Richelieu, he replied: "Gentlemen, I shall appear every night this week at Mr. McVicker's Theatre. If you are too good and pure to witness my performances there, I have too much respect for, and pride in, my profession to degrade it by appearing before you as a lecture platform."

It is not necessary to say that this ended the interview, which, although unsuccessful in this particular instance, illustrates the fact that the Lyceum platform has become the common ground on which all classes can meet, and in it free intercourse overcome the prejudices which have so long inspired distrust for some of the best instrumentalities of our modern system of education and enjoyment. That this system, as it now exists in its more perfect condition, was not the growth of a season, Those who remember the old

BRYAN HALL ERA

of our city, and later the Metropolitan and Farwell Hall epochs, will recall the frantic efforts that were put forth by the believers in "brain culture" to create and establish an interest in the "reform school" of lecturers. Whenever the great "Stars," in their annual course, would appear and twinkle for the brief space of a single night, there now classic halls of Chicago would be thronged with a brilliant assemblage of the city's "brave and fair;" but for the most part lectures were pronounced a "bore," and justly so, too, for then the lecture platform was used by ambitious females and long-haired males to drive their "hobbies" through the public highways of literature.

Long, tiresome and consecutive series of literary entertainments, to which deserved the name of a lecture-course were attempted until the resurrection of the Star Course by the much lamented and

WESTWARD SCHEMER.

Fresh from Eastern fields where lectures and lecturers were, as an indigenous growth, and familiar with the secret springs which are necessary to move the machinery of the great system, he noticed among the Chicago people the sign of more than ordinary intellectual culture, without any corresponding institution to gratify or provide it a healthful entertainment. Engaging an unusual interest in the discussion of current events he became convinced that a series of the highest class of entertainments, on a scale worthy the magnitude of all our enterprises would prove a permanent success. Imparting his en- thusiasm to his associates,

FIRST STAR LECTURE COURSE

was brought to a successful issue. But the very thing which was to be given in fear before the people became everything but the plan of the [illegible] and even the lecturers themselves [illegible] Carpenter, [illegible] tracts. But what [illegible] loved afterward [illegible] notwithstanding [illegible] the ruins were [illegible] secured the [illegible] Park Congregational [illegible] Union [illegible] stead of the [illegible] a whole [illegible] course, [illegible] offered; as a [illegible] satisfied, after [illegible] Union [illegible] only audi- [illegible] virtuous [illegible] ed to [illegible] Brown. [illegible] Bryant [illegible] course [illegible] Hall. But the very [illegible] re came and swept away [illegible] ourse and the enthusi- [illegible] foolhardy at first to [illegible] and even the lecturers [illegible] or & Carpenter, [illegible] tracts. But what [illegible] o

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TO RENT--IN NEW BRICK HOUSE, 326 WEST 1 Harrison-st., floor of 7 rooms, all modern improvements; floor of 5 rooms at 14 Pierce-st. Call at 326 West Harrison.

TO RENT--COTTAGE, NO. 587 WASHINGTON-AV. 1 7 rooms, $20 per month, to a small family.

TO RENT--RAY-AV.--A FURNISHED COTTAGE, 1 5 rooms in good order, newly papered and painted, $40 per month. Twenty-ninth-st., a cottage, 3 rooms, in complete order, rent $18 per month. Inquire of J. T. ALLEN, 215½ Twenty-second-st.

TO RENT--333 SUPERIOR-ST., EAST OF PINE, A 1 2-story and basement brick dwelling, with all modern improvements. Inquire at 122 Pine-st.

TO RENT--COTTAGE AND ROOMS, SUITABLE for housekeeping, on block west of Union Park. Inquire at Room 32, 87 Dearborn-st.

TO RENT--6-ROOM COTTAGE, 299 McGREGOR-1 st., between Twenty-fourth and Twenty-fifth; about 2 blocks west of State. Inquire of G. W. SHELDON, Room 5, Custom-House.

TO RENT--2-STORY HOUSE, WITH OR WITH-1 out furniture. 51 South Green-st.

TO RENT--VERY CHEAP, FIRST-CLASS 2-STORY 1 11-room house, South Robey-st., close to cars. G. W. SOULTON, 144 Dearborn-st., Office 9.

TO RENT--A COTTAGE ON UNION-ST. APPLY 1 at 324 West Randolph-st.

TO RENT--NEWLY-FINISHED TWO-STORY 1 house containing 12 rooms, all modern improvements, suitable for two families, cor. 30 Thirty-first-st. and Shurtleff-av. Inquire at 229 Thirty-first-st., between Wentworth and Shurtleff-avs.

TO RENT--203½ WALNUT-ST., 2-STORY HOUSE, 10 1 rooms, newly papered and painted, $27.50 per month. Apply to E. M. OUTHET, 181 East Madison-st., or on the premises.

TO RENT--WEST SIDE, NEAR JEFFERSON 1 Park, 2-story and basement brick, 10 rooms; rent reasonable to a good tenant. JOHN M. WAITE, 183 Dearborn-st.

TO RENT--IN FLOORS, A FIRST-CLASS NEW 1 brick house, 251 West Polk-st., with gas and water; near cars.

TO RENT--LOT, 1--THE UPPER STORY OF A 6-1 room cottage-house, 327 Centre-av., near Taylor-st. Apply down-stairs.

TO RENT--2-STORY AND BASEMENT MARBLE-1 front dwelling, one block from Cottage Grove cars, northeast corner of Langley-av. and Thirty-eighth-st.; all modern improvements. Apply to T. ROGERS, 703 South State-st.

TO RENT--COTTAGE, NEAR TO CARS; RENT, 1 $18 per month; corner Harrison and Robey-sts.

TO RENT--COTTAGE AND BARN, NO. 1624 MICH-1 igan-av. Inquire of CAMP & RIEDLE, northwest corner State and Thirtieth-sts.

TO RENT--SECOND STORY, SIX NICE ROOMS, 1 water, inside blinds, &c. Broom-st., near Twelfth-st.; to small family, only $18. TRUESDELL & BROWN, 175 West Madison-st.

TO RENT--VERY NEAT 6-ROOM COTTAGE, 1670 1 Jackson-st., water in house, good yard, &c., all in good order; to prompt-paying small family, only $18. TRUESDELL & BROWN, 175 West Madison-st.

TO RENT--A PLEASANT 6-ROOM COTTAGE WITH 1 bay-window, No. 169 Walnut-st., corner of Wood. Apply on the premises.

TO RENT -- FURNISHED OR UNFURNISHED, 1 house of 10 rooms. Inquire of W. D. ALLEN, 141 Monroe-st.

TO RENT--HOUSES.

TO RENT--BY DREW & NEWBURY, GENERAL Real Estate and Renting Agents, Rooms 8 and 9, Bryan Block, No. 104 LaSalle-st.

No. 25 Lake-av., new 2-story and basement marble front; 10 rooms; $70.

No. 15 Cottage-place; 2-story frame, 9 rooms; $40.

1257 Indiana-av., 2-story and basement brick.

1261 State-st., 7 rooms, $22.50.

183 and 185 Twenty-first-st., 2-story and basement brick; 10 rooms; $60.

No. 260 Michigan-av., 2-story and basement brick, $1,500.

Corner of Thirty-third and Dearborn-sts., 9 rooms, gas, water, and water-closet, $32.

674 Hubbard-st., second floor, 5 rooms, $20; third floor, 5 rooms, $20.

No. 257 Madison-st., 2-story frame, 3 rooms, $10.

71 east of Monroe-st., 2-story and basement houses, furnished, complete for boarding-house; furniture for sale. House full of good paying boarders.

No. 238 Washington-av., $25.

No. 730 Washington-av., $30.

67 Hamilton-av., $24.

67 Sholto-st., 7 rooms, $16.

No. 198, 200, and 202 North Market-st., 2-story and basement brick dwellings, new, $60.

No. 608 North Franklin-st., 2-story and basement house, 9 rooms, $30.

South-west corner of North Clark and Erie-sts., 35 rooms; laundry in basement; elevator in building.

TO RENT--A COTTAGE OF 6 ROOMS, 709 FUL-ton-st.; can be seen this afternoon between 3 and 4 o'clock. Rent, $20.

TO RENT--HOUSE OF 10 ROOMS, AND BARN, on Paulina-st., one door south of Polk-st., only $30 per month. Inquire of JOS. GOGGIN, southeast corner of Adams and State-sts.

TO RENT--NICE HOUSE, 14 ROOMS, WITH ALL modern improvements; West Side, 1 mile from Court-House. C. DELANO, 127 Clark-st.

TO RENT--OR FOR SALE--A NEW TEN-ROOM house, No. 299 West Van Buren-st. A nice location, worth seeing.

TO RENT--HOUSE 219 VINCENNES-AV.; GOOD grounds and shade trees; will be rented cheap until May 1. Call at BURKITT, SUTTON & STANLEY, 117 South Franklin-st.

TO RENT--2-STORY AND BASEMENT BRICK, IN good condition, with or without furniture. Terms moderate. Apply at 34 North Clark-st.

TO RENT--4 NEW HOUSES, 10 ROOMS EACH, ON 1 North Side, convenient to cars. Brick barns, with all modern conveniences in houses. Rent low. Call on E. EUGENE CALDWELL, 69 Dearborn-st., Rooms 19 and 20, or at 460 Webster-av.

TO RENT--ON THE NORTH SIDE, A COTTAGE OF 6 rooms, Oct. 1. 59 East Hinsdale-st., between Pine and Rush. Inquire in the basement.

TO RENT--A NEW BRICK HOUSE, IN NORTH PAULINA-st., near Indiana-st.

TO RENT--627 BUTTERFIELD-ST., NEAR TWEN-1 ty-fourth-st., six rooms on second floor of a new house. Inquire on premises.

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TO RENT--9 BRYAN-PLACE, FRONTING UNION 1 Park, suite of furnished rooms, for two gentlemen, without board; gas and bath-room. References exchanged.

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TO RENT--A VERY PLEASANT FRONT ROOM, 1 handsomely furnished, for gentleman and wife or two gentlemen, can be found by calling at 377 Michigan-av.

TO RENT--IN A PRIVATE FAMILY, TO A GEN-1 tleman and wife or single gentleman, a furnished front alcove room; bath-room adjoining. References. Apply at 346 Wabash-av.

TO RENT--FURNISHED FRONT ROOMS FOR 1 gentlemen, at 365 North Paulina-st., third house from Madison, on West Side.

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TO RENT -- FURNISHED ROOMS FOR ANY 1 length of time. Address K 76, Tribune office.

TO RENT--3 OR 4 FURNISHED ROOMS, SUIT-1 able for housekeeping, at 608 West Indiana-st., near Robey. Omnibuses pass the door.

TO RENT--3 LARGE ROOMS, SUITABLE FOR 1 light housekeeping; $7 a month. Apply on Monday, at 345 South Desplaines-st.

TO RENT--A LARGE, WELL-FURNISHED AL-1 cove room, pleasantly located on Michigan-av., north of Sixteenth-st., for a gentleman and wife or three single gentlemen; first-class references given and required. Address D 23, Tribune office.

TO RENT--A NICELY-FURNISHED FRONT ROOM 1 and chamber on first floor, suitable for two gentlemen or ladies, $15. Inquire at 345 Wabash-av.

TO RENT--ONE PLEASANT UNFURNISHED AL-1 cove room; also one furnished room. 360½ Warren-av., West Side.

TO RENT--FOUR ROOMS ON GROUND FLOOR, 1 $12 a month. 369 South Clark-st.

TO RENT--3 ROOMS; CLOSETS, FRONT AND 1 back entrance. 361 West Polk-st., west of Western-av. Call Monday.

TO RENT--PLEASANT UNFURNISHED OR PART-1 ly furnished rooms for gentleman, and ladies without small children, at 628 West Monroe-st.

TO RENT--1069 WABASH-AV., LOWER PART, 4 1 rooms, $16; 2 rooms, $8. No. 1077, 3 rooms, $12. Corner Centre-av. and Taylor-st., new brick house. No. 462 West Harrison-st., brick house and barn. No. 117 Walnut-st., 2-story brick store, 77 West Madison-st., upper part, $12. E. C. COLE & CO., 138 LaSalle-st.

TO RENT--3 NICE FURNISHED ROOMS, SINGLE 1 or together, without board; marble block, Indiana-av., near Thirteenth-st., fronting lake. Address M 5, Tribune office.

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TO RENT--FURNISHED ROOMS, ALSO, THAN-1 sient accommodation from 25c to $1 per night. 138 and 140 West Washington-st.

TO RENT--FIRST-CLASS ROOMS, NICELY FUR-1 nished, at Congress Hall, one door from Michigan-av. Please call at Congress-st.

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TO RENT--THREE ROOMS, WITH WATER IN, 1 at 153 Ewing-st.

TO RENT--A NICELY-FURNISHED FRONT ROOM, 1 $12 per month. 1 North Side.

TO RENT--THE LOWER STORY OF COTTAGE 1 northwest corner Tyler and Green-sts., 6 rooms J. H. KEELER, 245 Clark-st.

TO RENT--A NICE FURNISHED PARLOR AND 1 two nice rooms at 128 West Washington-st.

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TO RENT--A HANDSOME, COSY ROOM, WITH 1 closet, to gentleman or 2 or 3 young men, or a lady, with breakfast and tea if necessary, with use of piano, Apply at 45 Waller-st., between Morgan and Blue Island-avs.

TO RENT--A LARGE UNFURNISHED FRONT 1 room and also a small furnished room. Terms reasonable. 783 Wabash-av.

TO RENT--ELEGANT ROOMS, FURNISHED OR 1 unfurnished, at Ashland Block, opposite Sherman House. Inquire at Room 61. To gentlemen only. Elevator in building.

TO RENT--THREE NICELY FURNISHED ROOMS, 1 suitable for two gentlemen or gentleman and wife, with restaurant; 1 square from THOMPSON'S, Madison-st.

TO RENT--PLEASANT AND NICELY FURNISHED 1 rooms, 142 East Madison-st., Room 23.

TO RENT--UNFURNISHED ROOMS, EN SUITE OR 1 single, warmed and lighted, with use of bath-room, in desirable location on West Washington-st. Apply to HUNTINGTON, DAY & CO., 124 LaSalle-st., Room 5.

TO RENT--ROOMS, FURNISHED OR UNFUR-1 nished, at 74 Twenty-sixth-st.; references given and required.

TO RENT--ROOMS 3, 4, OR 5 FURNISHED OR 1 unfurnished; suitable for a small family, or to rent out as sleeping-rooms; over 345 West Madison-st., near corner Sangamon.

TO RENT--A LARGE FURNISHED FRONT ROOM, 1 with or without board, suitable for man and wife, or two or three single gentlemen; accommodations for boarding by day or week, at 126 South Clinton-st.

TO RENT--SUITE OF ROOMS, SUITABLE FOR 1 man and wife to keep house, at 180 East Adams-st. S. S. JONES, Room 34.

TO RENT--A FURNISHED FRONT PARLOR AND 1 bed-room, on 2d floor; private family; a widow living alone. For particulars call, or address 410 West Madison-st., up stairs.

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TO RENT--SPLENDID SUITE OF DOUBLE PAR-1 lors, with alcove, on first floor; also, front alcove, parlor, and other desirable rooms on second floor, either furnished or not, at No. 471 Wabash-av.

TO RENT--SEVEN ROOMS OVER STORE NO. 229 1 South Clark-st., between Jackson and Van Buren; good for furnished rooms. Inquire on premises, from 9 to 11 a. m. and 2 to 4. JAMES MATHEWS.

TO RENT--IN A NEW BRICK BUILDING, SIX 1 rooms, with all modern improvements, 553 South Park-av. Apply on premises.

TO RENT--24 TWENTY-FIFTH-ST., A BRICK 1 house, all furnished, for housekeeping; 3 rooms and basement; $38 per month.

TO RENT--HANDSOME FURNISHED ROOMS BY 1 the day, week, or month. 119 Dearborn-st.

TO RENT--7 ROOMS OVER 1332 STATE-ST., $22 1 per month. Inquire in store.

TO RENT--HANDSOMELY FURNISHED ROOMS; 1 pleasants accommodated. At Room 61, 19 and 21 Madison-st.

TO RENT--A VERY PLEASANT, LARGE, SQUARE 1 front room, and side room, en suite, furnished or unfurnished, with privilege to the kitchen; suitable for housekeeping, for a gentleman and wife. Good location; on West Side, one block from Randolph-st. cars. Address H 16, Tribune office.

TO RENT--3 ROOMS, 2 CLOSETS; GAS, WATER, 1 for $15 per month, 58 and 60 North Dearborn-st.

TO RENT--ROOMS, FURNISHED, IN SUITES FOR 1 light housekeeping; also, single rooms for gentlemen, by the week or month. No. 670 West Madison-st.

TO RENT--PLEASANT SUITE OF FRONT 1 rooms, furnished. Will not be let for housekeeping. Apply at 126 Warren-av.

TO RENT--3 ROOMS, PANTRY, WATER, YARD, 1 etc., cheap. No. 231 Campbell-av.

TO RENT--ROOMS.

TO RENT--MICHIGAN-AV. HOTEL (LATE TRE-mont House), elegant suites of rooms, parlor, bed-rooms, closets, bath-rooms, unfurnished, except carpets; also single rooms and board for gentlemen.

TO RENT--CHEAP--UNFURNISHED ROOMS IN Hough's Block, corner Wabash-av. and Harrison-st. S. M. DAVENPORT, Room 10 Major Block.

TO RENT--NEWLY-FURNISHED ROOMS, AT 154 West Randolph-st., up-stairs.

TO RENT--TILL MAY 1, 220 WEST MADISON-ST., second floor, 4 nice rooms, with bell, bath-room, and other conveniences, at $30 per month. Inquire up-stairs.

TO RENT--A PRIVATE FAMILY HAVE FRONT room well furnished, heated, for one or two gentlemen. Brick house, 41 South Carpenter-st., near Washington.

TO RENT--CHEAP--NICELY FURNISHED ROOMS, 1 day, week, or month. 125 and 127 Washington-st., near Board of Trade.

TO RENT--COMPLETELY FURNISHED ROOMS 1 for housekeeping; front rooms for sleeping rooms; also suites of rooms; moderate rents. 147 South Halsted-st.

TO RENT--71 MONROE-ST., NEAR STATE--UN-1 furnished rooms, two single and one front suite, with gas, water, and bath-room; also, a suite unfurnished, part of same for prices asked. S. M. DAVENPORT, 10 Major Block.

TO RENT -- A NICELY-FURNISHED FRONT 1 room for two, very cheap. 324 Wabash-av., corner Congress-st.

TO RENT--LARGE UNFURNISHED KITCHEN, 1 water, and closets, $5. Also furnished rooms for housekeeping or sleeping rooms, cheap. 124 West Washington-st.

TO RENT--HANDSOMELY FURNISHED ROOMS 1 by the day, at $1 to $2 per day, at the St. Julien European Hotel, 151 and 153 Dearborn-st.

TO RENT--FURNISHED LODGING-ROOMS FOR 1 gentlemen. No. 113 Third-av., near Harrison-st.

TO RENT--BEAUTIFUL SUITE 4 FRONT ROOMS, 1 with alcoves, for housekeeping; only $16 per month, in new brick block, corner Lake-st. and Western-av. "MUSSELWHITE."

TO RENT--A LARGE ROOM, FURNISHED OR 1 unfurnished, at 180 South Jefferson-st.

TO RENT--AT 128 SOUTH HALSTED-ST., FRONT 1 or front and back parlors, furnished suitable for two, four, or six gentlemen, warmed and taken care of, at reasonable rates.

TO RENT--825 WABASH-AV., TWO NICELY-FUR-1 nished rooms; first-class location; suitable for two or three gentlemen; hot and cold water; bathroom and gas; private family. References required.

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THE COMING CITY ELECTION.

The Germans and the Sunday Question.

To the Editor of The Chicago Tribune:

SIR: In your article on the issues and possible results of the coming election, in your last Sunday's issue, occurs the following:

In this organization, we regret to say, are gathering all the German voters of the city, a large portion of whom, however, are silent and reluctant members, who have no sympathy or affiliation with the rabble, but who think that their right to meet together on Sunday, according to their native customs and traditions, has been wantonly and needlessly infringed upon.

You will reap the thanks of the best part of the German population of our city for this fair, honest, and true statement of their sentiments on this vexed question, raised by fanatics on both sides, of Sunday observation. You state the fears which exist in the minds of fair and intelligent-minded men of all nationalities as to what deplorable results may flow from the success of either one of the present fanatical organizations, better known as the "Heeling" and "Temperance" organizations. The question for the respectable citizens of Chicago to consider is, shall we have an efficient and honest administration of our local government affairs, by uniting and electing one on a platform on which *all* citizens, irrespective of nationality, can stand; or shall they, by their neglect and indifference, passively encourage the extremists, and make the Sunday-beer question the prominent and only issue, regardless of efficient government, on which the election shall turn, and thereby accept the results which will flow from an administration of local government in possession of the class popularly known as "election-bummers"? A sorry day it will indeed be if the hungry pack of either faction meet with success.

It should be understood that the Germans are not, by any means, the champions of saloon-keepers, Sunday-disorder, intemperate drinking, and the many other things laid to our charge; that neither are we total-abstinence men. There are many of us, also, whose votes are not deposited in the pocket of Mr. Heeing, as goes the accusation. But we are independent, and, we think, intelligent enough to use our own judgment, to cast our votes for such principles and measures, and men, as we think best. We also think we have studied our American governmental principles and institutions well enough to understand the duties of good citizens; and such we mean to be. We do not desire to see any distinctive classes of people here, such as "German citizens," "Irish citizens," "French citizens," "foreign citizens," "foreigners," etc., but we wish to be plain and good dutiful *American* citizens. As such, we consider the supreme principles of our great Magna Charta, our own American Constitution, and our Bill of Rights, our law of action. We believe all men are free and equal as regards the administration of government; and we do not believe in inquisition. We believe it to be the problem of America and its institutions, properly administered, to remedy and right all fault, and errors, and erroneous ideas, and differences as regards customs of life, by moral influence, and not by one-sided force laws.

These being our views, we cannot acknowledge any justice or right in any faction of citizens to compel us, by force of law, to adopt a particular mode of Sunday-observation. We all consider mode of Sunday-observation. We all consider it a duty, and the majority of us a *Christian* day of rest; but by this term we do not understand that we must spend our Sabbath-hours in our lone houses, and that it is a desecration of the day to have music in a beautiful park, and to spend our hours there enjoying Nature's bounties. We cannot see any wrong in making happy on the Sabbath, if we do not infringe in a disorderly way upon our neighbors' peace. We are willing to "live and let live," and permit others to spend their Sabbath according to their ideas, if not disorderly; but we claim the same right for ourselves. Is there anything objectionable in this? We are as willing to have an orderly Sabbath as any others of our fellow-citizens; but we will not act fanatically. We are willing to yield to others' opinions, and limit the opening hours of saloons to the afternoon and early evening hours,—say from 2 to 9 o'clock,—and to compel them to be kept in an orderly way. Is this not reasonable, and a proper respect for others' wishes? Then why the fanatical tendency on the part of the temperance faction to have "the whole hog or none?"

As German-American citizens, we cannot conceive—and I think most native-born ones will agree with me—that American character is by any means perfect, but that we all have much to learn from others. This being our conception, we cannot see any wrong in cherishing many of the modes and customs of our Fatherland. We think our native land across the water has many things worthy of imitation, and that we show only a commendable characteristic in cultivating cherishing the many good traits of German character and good modes of life. We recognize that the Frenchmen, Scandinavians, Englishmen, Scotchmen, etc., etc., can bring many good teachings and modes to us from their native countries. And is there any wrong in this? Does this make us and them any less American citizens? Can we not combine the good of others with our American character? We think we can. We consider this great America a planting-ground for the good elements of all foreign character, and the good customs and modes of all foreign peoples. Americans would indeed be a narrow-spirited people were they unwilling to learn anything from others because they are *foreigners*, and especially *Germans*.

These being our views, we cannot accept with good-will the abuse heaped upon us as a body. Let it be understood that we are ready to act for the good of our people and city, with our fellow-American-citizens of all nationalities, who are willing to be reasonable and conservative.

We are anxious to see an efficient, honest, and energetic local government elected next fall, and, to this end, will co-operate with all good and fair-minded citizens. But let it be remembered that there is danger ahead if duty is neglected; and it is for this cause Germans will not have any peculiar Sunday-observation forced upon them, if they can prevent it at the polls. If this is to be the issue, they, with thousands of Irish and Americans, will vote in a solid phalanx to crush temperance-fanaticism so far as they are concerned. It cannot be denied that, on the question of Sunday-observation in the manner I have expressed, the Germans at least are united. If fanaticism is to be stubbornly forced upon them, they can and will resist with equal stubbornness. We hope and trust the issue will not come to this, but that the fair-minded and well-meaning people will unite in an honest, conservative party, and secure law and order, and good city government; and I am free to say that all good Germans and Irish will vote with them, and elect men to office who will at least endeavor to administer city-affairs in an honest and competent manner. Let reason and intelligence rule, and fanaticism and bummerism be discarded. Let the platform be: Competent and honest men for office, regardless of party or nationality; economical administration of municipal affairs; and a liberal course of action towards *all* citizens as regards the Sunday-saloon and beer question; and all good Germans will support the same, regardless of Heeing and his hangers-on. But, if this course is neglected, and the contest is between the extremists, and the issue is the Sunday question, Germans will be *compelled* to vote with that party which acts most liberally and justly towards them; and none will mourn the result, as regards city government affairs, more than these very Germans and all other good citizens. But it will be looked upon as the choice between two evils, and they will choose what they conceive the lesser one.

AN AMERICAN-GERMAN.

NORTHWESTERN FARMERS' CONVENTION

To Be Held in Chicago, Oct. 22, 1873.

The State Central Committee of the Illinois State Farmers' Association, at the request, and with the promised co-operation, of many persons throughout the West, do hereby respectfully invite the several Farmers' Clubs, Granges, Farmers' Associations, Agricultural Societies, Boards of Agriculture, and other organizations of the industrial classes of the United States and British Provinces to send, *from their own numbers and identified with their interests*, one delegate from each such organization, to meet at McCormick's Hall, in the City of Chicago, on Wednesday, the 22d day of October, at 10 o'clock a. m.

The purpose of this Convention is to discuss the prevailing overcharges in transportation; to settle and perfect the organization of the agricultural and other industrial classes, who chiefly suffer from those overcharges, in every State, Territory, and Province of the country, with the view of throwing a combined and overwhelming influence against their further depredations; and to take such measures as shall secure prompt and efficient legislation, that shall end in the complete extinction of all railway or other monopolies now preying upon the productive interests of America.

It is a matter in which the great agricultural classes of the Northwest are now the chief parties interested, but in which also the welfare of all the States is at stake; and we earnestly solicit and exhort the general selection and sending of the best men from every State, to take into earnest and careful consideration the causes now hindering the progress and impairing the welfare of the people. Let us have a general and able representation.

On behalf of the State Central Committee of the Illinois State Farmers' Association.

W. C. FLAGG, President.

S. M. SMITH, Secretary.

D. WORTHINGTON, Vice-Pres. 2d Dist.
C. E. BARNEY, Vice-Pres. 6th Dist.
L. F. ROSS, Vice-Pres. 9th Dist.
H. C. LAWRENCE, Vice-Pres. 10th Dist.
T. BUTTERWORTH, Vice-Pres. 11th Dist.
JOHN W. HUNTER, Vice-Pres. 12th Dist.
JOSHUA BROWN, Vice-Pres. 13th Dist.
J. B. PORTERFIELD, Vice-Pres. 14th Dist.
M. M. HOOTON, Vice-Pres. 16th Dist.
JAMES SMITH, JR., Vice-Pres. 17th Dist.

MARKETS BY TELEGRAPH.

Foreign Markets.

LIVERPOOL, Sept. 27.—11 a. m.—Flour, 29@29s. Wheat—Winter, 12s@12s 6d; spring, 12s 6d; white, 12s 9d@12s 11d; club, 13s@13s 2d. Corn, 23s. Pork, 70s. Lard, 41s.

LONDON, Sept. 27.—4 p. m.—Consols for money, 93½; account, 93¾; 5-20s of '65, 94¾; do of '67, 95; 10-40s, 90¾; new 5s, 90¾; Erie, 41¾.

LIVERPOOL, Sept. 27.—Cotton quiet and steady; middling upland, 8⅜@9d; Orleans, 9¼@9¼d; sales, 10,000 bales; American, 6,000; speculation and export, 1,000.

Breadstuffs unchanged. Cheese, 61s.

FRANKFORT, Sept. 27.—5-20s of 1862, 96¼.

PARIS, Sept. 27.—Rentes, 56f 37½c.

New York Dry-Goods Market.

NEW YORK, Sept. 27.—Manufacturers' agents are still quiet, but there is a fair jobbing movement of assorted merchandise. The market for cotton goods is steady and firm, and jobbers' stocks light. Flat-fold cambrics jobbing at 7¾c, except at the Harmony make, which is 7c. Dark madder and Polka spot prints fairly active. Cotton and wool flannels, blankets, and fine cassimeres in fair request and firm. There is an improved feeling and more confidence in trade.

The Wool Trade.

BOSTON, Sept. 27.—The disturbance in financial affairs has seriously interfered with the wool trade. The market and prices are nominally as follows: Ohio medium, extra, double extra, and fine delaine, 50@55c; Michigan, 48@51c; New York, Wisconsin, and Indiana, 47@50c; combing and delaine, 55@65c; unwashed Western, 25@36c; superfine and extra pulled, 35@57c.

The New York Produce Market.

NEW YORK, Sept. 27.—COTTON—In better demand; middling uplands, 18½c.

BREADSTUFFS—Flour dull and lower. Receipts, 6,000 brls; superfine Western and State, $5.20@5.30; common to good extra, $6.20@6.40; good to choice do, $6.45@7.10; white wheat extra, $7.10@8.00; Ohio extras, $6.30@8.00; St. Louis, $6.00@10.50. Rye flour and corn-meal unchanged. Wheat heavy and lower; receipts, 407,000 bu; No 1 Lowa spring, $1.35@1.40; rejected spring, $1.22; No. 2 Chicago, $1.37@1.40; very choice No. 2 Milwaukee, $1.46; Northwest spring, $1.40; winter red Western, $1.60. Rye, barley, and malt unchanged. Corn easier and lower; receipts, 89,000 bu; steamer mixed Western, 61@63c; sail do, 64@65½c; high mixed and yellow, 65@66c; white, 65@67c. Oats more active and firmer; receipts, 15,000 bu; mixed Western, 49@53½c; white, 52@55c.

HOPS—Firm; Western, 27@28c.

HAY—Quiet.

HOPS—Quiet and firm at 40@55c for crop of 1873.

LEATHER—Quiet and steady at 27½@30c; Orinoco, 25@27½c.

WOOL—Dull and nominally unchanged, but cash buyers can obtain decided concessions.

GROCERIES—Coffee very quiet; Rio, 21@23c. Sugar dull and unchanged. Molasses unsettled.

PETROLEUM—Entirely nominal.

TURPENTINE—Dull at 39@39½c.

PROVISIONS—Pork dull; heavy new mess in a jobbing way, $17.50. Beef dull; plain mess, $8.50@10.00; extra, $10.00@13.00. Hams dull and irregular; common to prime, $18.00@23.00. Tierce beef very quiet; prime mess, $16.00@18.00; India mess, $18.00@20.00; cut meats dull and unchanged; middles nominal; long clear, 8¼@8½c. Lard steadier; old Western steam, 9 5-16@9¾c.

BUTTER—Firm for fine lots; common and medium grades dull; fair to prime Western, 20@28c.

CHEESE—Unchanged.

WHISKY—Steady at 98c.

—The President, on Friday, signed the following commissions: John M. Wilson, of Ohio, as Consul at Bremen, Germany; George B. Maxwell as United States Marshal for Utah; George W. Lyon, Postmaster at Mattoon, Ill.; and C. Y. Long, Postmaster of Carthage, Ill.

BOARD WANTED.

BOARD—BY A YOUNG LADY, ON WEST SIDE, not far from Union Park. Address A 25 A, Pacific Hotel.

BOARD—AND PLEASANT ROOM, FURNISHED or unfurnished, by a lady, in a private family; would prefer South Side, east of State-st., not too far out. Address M 1, Tribune office.

BOARD—UNFURNISHED SUITE OF FRONT rooms, except stove and fuel, for gent and wife, in good location, West side. Must be within 2 miles of the right place. Address R., 204 West Randolph-st.

BOARD—BY TWO MEDICAL STUDENTS—A HOME for the winter, with a private family, South Side, where home comforts prevail. References given. Address Post-Office Box 6000, City.

BOARD—BOARD AND FURNISHED ROOM, WITH a small, quiet family, for two young ladies (one an invalid), at a moderate price; location South Side, near Post-Office. H 59, Tribune office.

BOARD—THE ADVERTISER DESIRES BOARD from Oct. 1 in a private family, for self, wife, and child (one year old), with South Side preferred. Address, stating terms and location, J 68, Tribune office.

BOARD—BY MARRIED COUPLE, EAST OF State, north Twenty-fifth, or between Jackson and Randolph, with furnish room all but carpets. Address H 1, Tribune office.

BOARD—BY GENTLEMAN AND WIFE, ON THE North Side; one large, well-furnished room, hot and cold water, with first-class table; two medium-sized rooms might answer. Address for two days, stating price and location, H 15, Tribune office.

BOARD—AND FURNISHED ROOMS FOR SELF, wife, and 2 young men, on North or South Side; terms not to exceed $100 per month. References exchanged. Address, with full particulars, H 36, Tribune office.

BOARD—BY GENTLEMAN AND WIFE, ABOUT the second week in October, in private family preferred, a suite of rooms, or one large room, with alcove, on the West Side, or Washington or Adams-sts., or in any good location near Union Park; will be steady boarders for the winter if we find a comfortable home. H 74, Tribune office.

BOARD—FOR WIFE AND SELF ON NORTH SIDE, with use larger or two small unfurnished rooms, except carpets, where there is cheerful company and a piano. Address M 58, Tribune office.

BOARD—BY A COMPETENT MUSIC TEACHER, A good home in a private family, where teaching will be as equivalent for board; can furnish piano; between Twelfth and Thirtieth-sts., and east of State preferred. Best of references given. Address Tribune office.

BOARD—WITH FURNISHED OR UNFURNISHED front room, heated by steam or furnace, on South Side, north of Fourteenth-st., for self and wife, under 1 roof; no fancy style. Address, with terms, G 18, Tribune office.

BOARD—FOR GENTLEMAN, WIFE, AND CHILD, with furnished rooms; prompt pay for clean and comfortable accommodations. Address, with locality, price, etc., G 9, Tribune office.

BOARD—WITH GOOD-SIZED, UNFURNISHED room, in private family, by a young man who can appreciate a comfortable home; state terms. Address E F W, care Carrier No. 1, Station B, stating terms, &c.

BOARD—PERMANENT FOR THE WINTER FOR two, between Fourteenth and Sixteenth-sts., east of State, $10.00@12.00. Address H 91, Tribune office.

BOARD—BY A COUPLE FOR THE WINTER, 1 or 2 furnished rooms with board, second story, in pleasant neighborood and in first-class family. Address, stating location, price, and references. G 24, Tribune office.

BOARD—BY 2 YOUNG LADIES, GOOD REFERENCES given; West Side, east of Morgan-st., preferred. Address H 85, Tribune office.

BOARD—FOR GENT, WIFE, AND 2 CHILDREN in private family on West Side. Address H 91, Tribune office.

BOARD—FOR A GENTLEMAN AND WIFE BY the 1st of October, unfurnished front room, except carpet, in a private home on South Side; steady boarders; 6 o'clock dinners. Address, stating terms, which must be reasonable, H 63, Tribune office.

MUSICAL.

AN EXCELLENT ROSEWOOD PIANOFORTE, made by Boardman, Gray & Co., beautiful tone, in nice condition, with cover and stool; price, $125, worth $300. 642 Michigan-av.

A YOUNG LADY WISHES TO TAKE VOCAL LESsons where her services as accompanist to a class of pupils will be accepted as compensation. Address M 4, Tribune office.

A FINE NEW 7-OCTAVE PIANO, FOUR ROUND corners, and all modern improvements, for sale for $250 if taken on Monday; cost $600 only 3 months since; can be seen to-day, 1156 Prairie-av., northwest corner Twenty-second-st., near Van Buren.

A CHICKERING PIANO FOR RENT, CHEAP. Apply at 44 Cottage Grove-av.

FOR SALE—BEAUTIFUL 7-OCTAVE UPRIGHT piano, overstrung; great sacrifice, on account of leaving the city. Inquire at 146 Fulton-st.

NOW IS YOUR TIME—TO RENT AND FOR SALE. Pianos and organs at bottom prices. WM. H. PROSSER, 374 State-st., near Van Buren.

ORGANS AND MELODEONS TUNED AND REpaired at the Organ Factory 36 East Indiana-st.

THE NICHOLSON IS THE CHEAPEST FIRST class organ in the market; price, $350 and upwards. Manufactory and salesroom, 36 East Indiana-st.

SITUATION WANTED—IN A QUARTETTE CHOIR by a bass singer; South Side preferred. Address MUSIC, 254 State-st., care of J. G. Mills.

SITUATION WANTED—BY A YOUNG LADY OF ability as first-class soprano in a small church. Salary no object. Reference given, if required. Address M 4, Tribune office.

TO RENT—A GOOD-TONED PIANO FOR $3; AL-so a nice parlor organ for $5.50, per month. H. WOLCOTT, 58 Park-av.

WANTED—A PIANO PLAYER FOR A CONCERT saloon; lady preferred. 77 South Halsted-st.

WANTED—SINGERS FOR THE FIRST M. E. Church, corner Ogden and Washington-sts., in exchange for musical instruction. Inquire at the Pastor's study, between 12 and 1 o'clock daily.

WANTED—A SITUATION IN A CHOIR BY A competent lady. For further knowledge, address G 11, Tribune office.

WANTED—MALE HELP.

Bookkeepers, Clerks, Etc.

WANTED—A COMPETENT RETAIL DRUG clerk, speaking French, to go to one of the nicest cities in Wisconsin. Apply to TOLMAN & KING, 51 State-st.

WANTED—TWO FIRST-CLASS DRY GOODS salesmen; good salary, at KLEIN & SILOSS', 144 Twenty-second-st.

WANTED—AN EXPERIENCED DRY GOODS salesman. S. M. ROTHSCHILD, 1222 State-st., between Twenty-eighth and Twenty-ninth.

WANTED—A FIRST-CLASS GERMAN DRY-goods salesman. None need apply except those having large connection and experience in the Chicago trade. Liberal terms to the right man. Apply to CARSON, PIRIE & CO., Madison and Peoria.

WANTED—AN ACTIVE MAN OF GOOD APPEARance; one with experience in Pharmacy and medicine preferred; must be well recommended. Apply Monday morning between 9 and 10, DR. E. BRIARD, 198 South Halsted-st.

WANTED—A THOROUGHLY COMPETENT PREscription drug clerk to go into Northern Michigan. Must be a Swede. A liberal salary will be paid to a first-class man. Apply to TOLMAN & KING, 51 Lake-st.

WANTED—A COMPETENT BOOKKEEPER FOR fancy dry goods house. Address M 16, Tribune office.

Trades.

WANTED—A GOOD BARBER FOR SATURDAY and Sundays. Apply at 264 South Halsted-st.

WANTED—A MAN TO BUILD A BRICK BARN, or to furnish all the material. Call Monday morning at 133 Park-av.

WANTED—A FIRST-CLASS BROOM MAKER, TO run machine. Call at furniture store, 675 West Lake-st.

WANTED—TWO GOOD PAINTERS AND GLAziers at building, corner Wabash-av. and Thirty-first-st.

WANTED—ONE FIRST-CLASS TINNER; WILL give a new shop and fixings to a good workman; call Monday. J. L. SWAIN, Eagleswood, Ill.

WANTED—A FIRST-CLASS BOOTMAKER TO start a shop on South Side. Small capital. Address P. O. Box 858, city.

WANTED—A GOOD WOOD-TURNER. APPLY AT 42 and 44 North Sangamon-st.

WANTED—TIN AND SLATE ROOFERS, AT 51 West Van Buren-st. PARKER & MANY.

WANTED—A PLASTERER AND WHITEWASHER to do small job of plastering and a large job of calcimining. Apply at 282 State-st.

WANTED—2 GOOD STAIR-BUILDERS TO WORK on rails, at 142 East Erie-st.

WANTED—12 GOOD BRICKLAYERS, WORK ALL winter. Call on FOWLS & SIMPSON, from 10 to 12 to-day, at 320 South Clark-st.

WANTED—WAGON MAKER WHO HAS HIS OWN tools. Call for two days at No. 159 South Desplaines-st.

WANTED—5 TUCK POINTERS. APPLY TO-DAY to P. BOYLE, 207 State-st., store.

WANTED—LATHERS ON LAKE AV.; FIRST 5 houses south of Thirty-fifth-st. F. W. SATTERLEE.

WANTED—A JOURNEYMAN TAILOR TO GO A short distance into the country. Permanent situation. Apply to ORDWAY & HEWLAND, 259 West Madison-st.

WANTED—A GOOD BULING-MACHINE FEEDER. Call in rolling mill of J. W. BUTLER & CO., 104 and 106 Monroe-st., Monday morning early.

WANTED MONDAY MORNING, 10 NO. 1 STONEmasons. Apply at the corner of Michigan and Thirty-first-sts., or at office 62 Clark-st., Room 8. H. J. MADDEN & CO., contractors.

WANTED—A COAT MAKER TO GO INTO THE country. Apply to BIDDLE & BOYD, 274 East Madison-st.

WANTED—TAILOR—ON NEW WORK AND RE-work; steady work to good sober man. No. 214 West Adams-st. MOORE.

WANTED—10 FURNACEBUILDERS AND SAME number of tin-roofers; none but first-class workmen need apply. Corner Lake and Wells-sts.

WANTED—3 TIN ROOFERS MONDAY MORNING at 7 o'clock, at 177 West Randolph-st., by REINHARDT & MULLOY.

WANTED—A WOOD-ENGRAVER; ALSO YOUNG man or boy who has some experience in wood engraving. Inquire at 45 State-st., up-stairs.

WANTED—TWO TAILORS TO SEW ON COATS; also, two machine girls, and two to sew by hand. Apply at 799 Milwaukee-av.

WANTED—15 GOOD UPHOLSTERERS. W. W. STRONG FURNITURE CO., 326 Wabash-av.

WANTED—ON MONDAY MORNING, 4 GOOD slate-rooters. Call at 188 East Madison-st., Room 17. C. M. CLARK & CO.

WANTED—A BOY WHO UNDERSTANDS WORKing Gordon press, at 203 West Madison-st., on Monday morning.

WANTED—3 GOOD COAT-MAKERS. H. GRAHAM, 119 South Clark-st.

WANTED—FIRST-CLASS CARRIAGE-TRIMmer; one to go to Saint Louis. Carriage Works.

WANTED—FEEDERS FOR A RULING MACHINE. J. J. SPALDING, 158 and 160 Clark-st.

WANTED—FOR NEXT MONDAY, 15 TO 20 FIRST-class brickmayers and 20 to 40 laborers. Apply at new building, 716 Halsted-st., corner Eighteenth-st.

WANTED—A GOOD WATCHMAKER; NONE BUT a steady man need apply. Call at KNOLL & BASBANDT, No. 70 West Randolph-st.

WANTED—GOOD CARPENTERS TO TRIM SIX houses. Inquire at ROBINSON'S, Livery Stable, corner Egan and Cottage Grove-avs., Monday morning, 7 o'clock.

WANTED—6 GOOD LATHERS MONDAY MORNing, on Adams-st., near Throop.

WANTED—10 GOOD PLASTERERS. CALL AT 703 West Indiana-st., up-stairs, to-morrow. Good wages and steady work. G. H. BOUTON.

Coachmen, Teamsters, &c.

WANTED—MEN TO DRIVE TRAMS, AT 908 HALsted-st. Apply Monday morning, at 11 o'clock.

WANTED—A YOUNG MAN TO DRIVE A SINgle-horse carpet-wagon; steady employment given to the right man. Inquire at 216 Huron-st. Monday morning.

Employment Agencies.

WANTED—100 MEN FOR THE CHICAGO & PACIFic Railroad; 50 men for the Chicago & Alton Company; 100 men for the Illinois Central Railroad. Apply Monday morning. 100 coal miners, wages $1.25 per ton. Apply to C. J. SNELL & CO., 26 West Randolph-st., up-stairs.

WANTED—500 LABORERS, $2 PER DAY; COALminers, saw-mill, and farm hands; free fare. Apply at 250 Randolph-st. C. V. SNELL, Agent.

WANTED—20 GIRLS, AND PARTIES SUPPLIED with one girl or more. Woman's Boarding Home, 161 Randolph-st. Pleasant home and good board for girls, $3 per week.

WANTED—2,000 MEN FOR PACIFIC R. R., 100 FOR Chicago & Alton Railroad, 500 men for Illinois Central Railroad, 20 men for gravel train and repairing on Fan Handle Railroad Company's work; steady all the year. No. 36 North Clark-st., Room 5.

Miscellaneous.

WANTED—100 PEDDLERS, BOYS AND GIRLS, to sell a few articles needed in every household, and which can be easily sold. Inquire at Room 9 Exchange Building.

WANTED—AT 26 BLUE ISLAND-AV., ROOM 3, amateurs, on good salary, for positions now open; necessary instructions given in few lessons; charges moderate. Apply as above. Dramatic Academy.

WANTED—IN A NEWS AND CIGAR STORE, A young man; must be honest, reliable, and trustworthy; will be required in store days, evenings, and part of Sunday; wages from $8 to $10 first. 259 West Madison-st.

WANTED—A BOY 17 OR 18 YEARS OLD CAPAble of taking care of horses and washing wagons, at 662 West Indiana-st., near Robey.

WANTED—A GOOD, STEADY MAN OR BOY FOR a private family; house-work. 281 Michigan-av.

WANTED—A BRIGHT, ACTIVE OFFICE BOY, about 15 years old, to collect, run errands, etc.; must write a fair hand. Apply at 84 Monday morning. GOODMAN & Co.'s Insurance Agency, 108 Madison-st.

WANTED—SALESMEN TO SELL GROCERIES outside. Address J 57, Tribune office.

WANTED—10 GOOD MEN TO TRAVEL WITH light goods. I will pay expenses and salary after trial trip. F. GIL. WHITNEY, 151 Monroe-st., Room 2.

WANTED—A BUSINESS MAN WITH CAPITAL to handle a new and profitable employment. Answer H 4, Tribune office.

WANTED—A TEACHER FULLY QUALIFIED TO give instruction in the higher branches. Attendance required about four hours per day, and about two hours each day. Address H, Box 411, Post Office.

WANTED—FOUR YOUNG MEN TO SELL TEAS on commission. To those having experience every encouragement given. Address H 11, Tribune office.

WANTED—ONE OR TWO GOOD BUSINESS agents to take orders for an article in use in every office. Apply at 168 Randolph-st., in basement.

WANTED—CASH-BOYS, at 270 AND 272 WABASH-av.

WANTED—THREE MEN TO CANVASS IN THE city, and several for the country. Those who mean business, and are in search of paying business for all winter, come and investigate at 207 West Twelfth-st., up-stairs.

WANTED—A BOY AND A YARDMAN, AT FIRE Proof Dining Room, northwest corner Lake and State-sts.

WANTED—AN ADVERTISEMENT SOLICITOR for a weekly paper; must be respectable. Apply at 46 Central Union Block, corner Market and Madison-st.

WANTED—SALESMEN AND SALESLADIES TO SELL a new Rubber boot and dining basket; neat, convenient, cheap, and sells at sight. 100 per cent to those who sell on commission, or salary in proportion. Apply at GILBERT'S, corner Halsted and State-sts.

WANTED—AT 180 DEARBORN-ST., ROOM 9, MEN, farmers preferred, to earn $75 per week in country. I. S. RICHARDSON & CO., Patent Solicitors.

WANTED—A BOY WHO IS NOT AFRAID OF work and must be manerly. Call this forenoon at WILSON'S Laundry, 299 South State-st.

WANTED—A GOOD BOY FOR PORTER-WORK, and willing to make himself useful. Apply, with recommendation, at 716 Wabash-av.

WANTED—A YOUNG MAN WITH SOME EXPErience, to run paper for printing presses. Apply to RAND, MCNALLY & CO., 108 West Randolph-st.

WANTED—CASH BOY, ONE WHO RESIDES ON South Side. HOTCHKIN, PALMER & CO., 137 and 139 State-st.

WANTED—5 NIGHT STEWARDS, 129 WEST MADison-st., up-stairs.

WANTED—RELIABLE MAN AND WIFE TO GO into the country to keep boarding-house; 12 to 15 boarders, and pay guaranteed by good house; low rent, and no children. Apply at 232 Twenty-second-st., Monday, from 10 to 1 o'clock.

WANTED—A FEW TALENTED YOUNG GENtlemen accepted in an evening dramatic class. Terms moderate. Apply at Dramatic Institute, 202 West Madison-st., Room 12.

WANTED—TO A RELIABLE MAN WHO CAN loan about $2,000 cash, will give good position and real estate security. Address H 12, Tribune office.

WANTED—FIRST-CLASS DRUGGIST. MUST speak German and understand prescription business thoroughly. McPHERSON & CO., Room 24, 122 Washington-st.

WANTED—A SMART BOY AT IMPERIAL LAUNdry, 226 West Washington-st.

WANTED—AN ACTIVE SALESMAN. ADDRESS H 35, Tribune office.

WANTED—FEMALE HELP.

Domestics.

WANTED—AT 204 WEST MONROE-ST., A GIRL to do general housework.

WANTED—FEMALE HELP.

Domestics—Continued.

WANTED—A GIRL FOR GENERAL HOUSEwork; must wash, and iron. German preferred. 1092 Michigan-av.

WANTED—A COMPETENT GIRL FOR GENERAL housework. 627 Cottage Grove-av.

WANTED—A GOOD GIRL FOR HOUSEWORK. Must be good cook, washer, and ironer; good wages. 614 Van Buren-st., corner Paulina.

WANTED—RESPECTABLE GERMAN OR ENGlish woman for housework. Pleasant home, good wages. J. L. LEE, 151 Madison-st.

WANTED—GIRL FOR GENERAL HOUSEWORK. Call Monday, from 9 to 10, at 24 Vernon-av., near Thirty-fifth-st. No Irish need apply.

WANTED—A GERMAN OR SWEDE GIRL TO DO general housework in a family of three. Apply Monday morning at 1022 Michigan-av.

WANTED—A GOOD GIRL TO DO GENERAL housework, at 97 Wilson-st.

WANTED—A DISH-WASHER, AT 499 SOUTH Dearborn-st. (Burnside), near Twenty-ninth.

WANTED—A GOOD KITCHEN-GIRL; MUST BE a good washer and ironer; at 783 Michigan-av.

WANTED—GIRL FOR GENERAL HOUSEWORK in small family. 622 Burnside-st.

WANTED—GIRL TO ASSIST IN GENERAL housework and sewing. Apply Monday, at 1319 Indiana-av.

WANTED—A COMPETENT GIRL FOR GENERAL housework, at Evanston. Apply at 276 Chicago-av. for information.

WANTED—A GIRL TO COOK, WASH, AND IRON, at 58 Warren-av.

WANTED—A GOOD COOK, WASHER, AND ironer, at 493 West Adams-st.; Swede or Norwegian.

WANTED—GIRL TO DO GENERAL HOUSEwork. Apply at 9 Groveland Court. Near Douglas Place.

WANTED—A GIRL FOR GENERAL HOUSEwork; either English, Scotch, Norwegian, or German—at 1004 Indiana-av.

WANTED—A GIRL TO DO HOUSEWORK AT South Evanston. Apply at Morper's store or Room 10, 110 Dearborn-st.

WANTED—A GERMAN GIRL FOR GENERAL housework. Washing done out. Apply at No. 70 Throop-st.

WANTED—A GIRL TO DO GENERAL HOUSEwork for a family of two; must be a good cook, washer, and ironer. Apply at 218 South Morgan-st., Monday, between 10 and 12.

WANTED—A COOK, WASHER, AND IRONER, in a private family where two girls are kept. Apply at 44 South May-st., between Washington and Madison.

WANTED—A GOOD GIRL TO COOK, WASH, and iron. 240 Thirty-fifth-st., corner Prairie-av.

WANTED—A GIRL TO DO GENERAL HOUSEwork in a private family; must be a good laundress. Apply Monday morning, at 1297 Indiana-st. Good reference required.

WANTED—A GOOD HOUSE GIRL. APPLY AT No. 42 North Morgan-st.

WANTED—IN A PRIVATE FAMILY, A COMPEtent, thoroughly understands her business. A woman who thoroughly understands her business will receive satisfactory wages. Inquire at the Tribune office, corner Madison and Dearborn-sts., between the hours of 9 and 4 Monday afternoon.

WANTED—A NORWEGIAN, SWEDE, GERMAN, or Bohemian girl to cook and take charge of kitchen. Call at 81 Wabash-av.

WANTED—AN ACTIVE, TIDY GIRL FOR GENeral housework. 480 North LaSalle-st.

WANTED—A GOOD SWEDE OR NORWEGIAN servant girl, for a small family of two. Apply at 138 Cottage Grove-av.

WANTED—A GOOD GERMAN GIRL WHO CAN wash and iron well; good wages will be given to a competent person. Address, for three days, H 96, Tribune office, with recommend from former employer.

WANTED—A GOOD NURSE GIRL TO TAKE CARE of a child 1 year old, at 522 Michigan-av.

WANTED—AT 481 WEST MADISON-ST., A GIRL over 15, to take care of baby.

WANTED—A NEAT, TIDY NURSE-GIRL AT 1035 Wabash-av. Apply, with references, Sunday p. m. or Monday a. m.

WANTED—A WET NURSE. APPLY AT NO. 176 Superior-st., corner State. Dr. PHILLIPS.

Laundresses.

WANTED—FIRST-CLASS SHIRT-IRONERS. APply at Home Laundry, 583 State-st.

WANTED—AT WILSON'S LAUNDRY, NO. 299 South State-st., girls to do all kinds of first class laundry work. Call to-day.

WANTED—2 WASHWOMEN AND 1 FIRST-CLASS starcher at HAWTHORNE'S Laundry, 167 East Adams-st.

WANTED—A WOMAN TO WASH AND IRON table cloths and napkins, at Dearborn Restaurant, 79 Dearborn-st. Call Sunday.

WANTED—TWO GOOD IRONERS AT THE HUB Laundry, 963 West Madison-st., corner Paulina.

WANTED—FIRST-CLASS SHIRT-IRONERS. APply Monday morning, at the Caledonian Laundry, 235 East Van Buren-st.

Employment Agencies.

WANTED—GOOD, RELIABLE GIRLS FOR SITUations in private families, hotels, and laundries, city and country. Masonic Temple, Room 12, corner Halsted and Randolph-sts.

WANTED—25 GIRLS IN RESTAURANTS, PRIvate families, and boarding-houses for the city and country. Inquire at 159 State-st.

WANTED—GERMAN AND SCANDINAVIAN girls for private families, hotels, and laundries, city and country, at 20 Milwaukee-av.

WANTED—600 LABORERS, TRACK-LAYERS, and mason-tenders, for the Chicago & Alton R. R., at $2 per day; company work; free fare. Apply to Company Agent, 15 South Canal-st.

Miscellaneous.

WANTED—A YOUNG LADY TO ATTEND CIGAR stand. Address R, P. O. Box 288.

WANTED—EXPERIENCED MILLINERY SALES ladies; first-class only. D. WEBSTER & CO., 270 and 272 Wabash-av.

WANTED—A GIRL TO DO LIGHT WORK IN OFfice; must write a good business hand. Concha Polish Manufacturing Co., 36 North Canal-st., Room 4.

WANTED—SEVERAL LADIES TO CANVASS THE city during the Exposition with a variety of useful goods for ladies that sell readily at a large profit; $7 a day easily made on small capital. Apply at Room 18, 164 East Randolph-st.

WANTED—SEVERAL YOUNG LADIES OF TALent to study for the stage. Apply at 339 West Madison-st., Room 13.

WANTED—A GOOD TAILORESS, MONDAY morning. No. 139 West Washington-st.

WANTED—14 WAITER GIRLS FOR A SALOON. Apply at northwest corner Madison and Peoria-sts., basement.

SITUATIONS WANTED—MALE.

Bookkeepers, Clerks, &c.

SITUATION WANTED—TO WHOLESALE BOOT and shoe, dry goods, furnishers, and jobbers; by a situation as salesman or traveler; over four years with present employer; first class reference. Address, WILLIAM MOSS, Rockford Hotel, Toronto, Can.

SITUATION WANTED—TO COUNTRY DRUGgists—By a competent prescription clerk of five years' city and counter experience. Address M 34, Tribune office.

SITUATION WANTED—BY A DRUGGIST; EIGHT years' experience. First-class references. Address J 88, Tribune office.

SITUATION WANTED—CITY OR COUNTRY, BY A competent bookkeeper and correspondent, clerk, banking, English and German; city reference. Address H 4, Tribune office.

SITUATION WANTED—IN A WAGLESALE OR retail grocery house, or any lucrative business, by a young man not afraid to work. References first-class. Address M 102, Tribune office.

SITUATION WANTED—BY A YOUNG MARRIED man as bookkeeper, clerk, or general assistant in office. References furnished if required. Address H 60, Tribune office.

SITUATION WANTED—IN A DRUG STORE BY A young man of long experience in the retail and prescription business; good reference. Reference given. Address S, Room 7 Kendall Building.

SITUATION WANTED—IN A DRUG STORE, BY a young man of three years' experience, with the principal wholesale houses in the College of Pharmacy. Address D 61, Tribune office.

SITUATION WANTED—I WILL GIVE $25 TO GET a situation to work evenings as book-keeper or do office-work from 7 to 9 p. m.; best of city references. J 57, Tribune office.

BRIGHTENING.

[Continued from the Third Page.]

pands, for which they were fully prepared. All reported quiet there to-day.

There was also panicky feeling at the Knoxville banks. Though prepared for a run, they determined to adopt the New York policy.

There was a good deal of agitation in Huntsville, Ala., but nothing serious is anticipated.

The merchants here are determined to hold action until they can get the cash.

MEMPHIS.

Special Dispatch to The Chicago Tribune.

MEMPHIS, Sept. 27.—The financial situation here has undergone no marked change since yesterday, except an increased feeling of ease occasioned by the probability of the early resumption of payment by one or more of the suspended banks,—the First National and De Soto, which is most flattering. A meeting of the business men and leading merchants of the city was held this morning, attended by a majority of the depositors of the First National Bank, at which it was decided by the bank depositors to permit their money to remain in the bank untouched for either sixty or ninety days, so that the bank might resume within the time limited by law. The solid men of the city, or that portion of them who have not scampered away on account of yellow fever, came up and subscribed loans varying from $1,000 to $15,000 each, the total subscription or loan to the bank reaching up over $200,000, which, with the negotiable paper now owned by the bank, will place it again upon a substantial basis and permit its resumption immediately upon the books being straightened. The additional bank failures reported in to-day's dispatches created little if any excitement here to-day, and business was not disturbed in the least by the reports. The run upon the solvent banks was very light compared to that of yesterday and the day before, and in nearly every instance the

DEPOSITS SHOWED A MARKED INCREASE,

for the first time in nearly two weeks and the banks receive Eastern exchange on other institutions than their own correspondents, one bank alone, the State National, taking nearly $40,000, which again insures a movement in cotton, and to a great extent will restore to planters in this immediate vicinity the labor they have lost by not being able to get means from their merchants to pay their hands, for which reason the cotton-pickers in numerous instances have left the fields with not one-tenth of the crop gathered.

AUGUSTA, GA.

AUGUSTA, Ga., Sept. 27.—There is a better feeling here to-day, but otherwise the situation is unchanged. There is nothing doing in cotton for want of currency. Some few bales of middlings were forced at 15 cents. It is believed that the suspended banks will be able to resume currency payments early next week.

BALTIMORE.

BALTIMORE, Sept. 27.—The day closed in this city without additional excitement or reports of failures. The stringency in money continues. Yet all banks have paid out liberally on small checks to supply business demands.

MONTGOMERY, ALA.

MONTGOMERY, Ala., Sept. 27.—There was no run on the banks to-day. The deposits exceed at the withdrawals. The Merchants' & Planters' National, First National, and Farley, Smith & Co., say they are stronger than before the panic. They meet all demands in currency and will not suspend. The Freedman's Savings Bank requires thirty days' notice.

LOUISVILLE.

LOUISVILLE, Sept. 27.—Considerable excitement prevailed to-day, caused by the suspension at an early hour of the following banks: German Security, German Insurance, Masonic Savings, Western Bank, Central Savings, German Bank, and Louisville Banking Company. Business in general is quiet and prices nominal for all leading articles. No run at the close of banking hours upon any other banks.

LITTLE ROCK.

LITTLE ROCK, Ark., Sept. 27.—The money panic continued to-day. Never in the history of the city has money been so stringent. It is impossible to get any with any sort of collateral.

WESTERN COUNTRY BANKS.

KEOKUK.

Special Dispatch to The Chicago Tribune.

KEOKUK, Ia., Sept. 27.—The Commercial Bank suspended yesterday. In consequence thereof there was a run to-day on all the other banks of the city. The excitement was greatest at the savings bank, where a large crowd of anxious depositors assembled. The rule requiring notice of the withdrawal of time deposits was adhered to, but all other demands were promptly responded to. Frequent deposits were made by those who had confidence in the ability of the bank to meet all its obligations. Before noon the excitement began to subside, and by 2 o'clock was entirely over. At the close of business the bank had more money in the vaults than when it commenced the day's business, the deposits having exceeded the amount drawn out. The other banks honored all checks drawn upon them, and in addition made some advances for business purposes. They remained open for an hour after the usual time Monday to satisfy the public of their readiness to meet all demands.

DAVENPORT, IOWA.

Special Dispatch to The Chicago Tribune.

DAVENPORT, Iowa, Sept. 27.—There is but little new to report in money matters here to-day. The banks opened as usual this morning and had little to do. There has been no discounting, and the number of certified checks issued has been small. Corporations and other employers discharged their pay-rolls as usual the afternoon, and the monthly wages of the teachers in the city were paid to-day. Nevertheless, trade is very dull. Markets of all kinds are very much depressed, and the scarcity of money is a subject of general talk. There was a disposition of depositors in the city savings banks to run heavily on the banks to-day, but they were in a great measure restrained by the good counsels of the bank men, and of the Rev. Father Cosgroe, Catholic priest here. There has been little excitement to-day, and everybody seems to be doing all that is possible to get back to where we were before the panic. The banks will adhere to the plan, paying no more than $100 checks on Monday.

EAST SAGINAW.

Special Dispatch to The Chicago Tribune.

EAST SAGINAW, Mich., Sept. 27.—The banks of the Saginaw Valley, at a meeting held here yesterday, at which fourteen banks were represented, having resolved to pay out no more currency than the necessity of trade demanded, a meeting of citizens representing a large portion of the business men of this city and millions of dollars was held this evening to indorse the action of the banks. The meeting was unanimous, and resolutions expressing confidence in the banks, and a pledge to stand by them, was adopted without a dissenting voice.

At a meeting of the lumbermen and salt manufacturers, held at Bay City, to-day, it was resolved to reduce the price of labor 12½ per cent for men employed in the woods this winter. Unless other action is taken, the same will apply to mill-hands and salt-boilers next season.

The Directors of the Tittabawasee Boom Company, who operate the most extensive booms in the country, took the same action at a meeting in regard to the price of labor

GRAND RAPIDS.

Special Dispatch to The Chicago Tribune.

GRAND RAPIDS, Mich., Sept. 27.—Five banks in this city, namely: the First National, City National, Dutch Bank, Fuller's Bank, and Grand Rapids Savings, all joined in a published notice this morning that until further notice they would not pay checks or certificates for large amounts, but at 2 o'clock the City National published a notice rescinding its part in that arrangement, announcing its readiness to pay in full all checks drawn against deposits hereafter.

There has been no indication of a run at any time. The several large manufactories and other business establishments which pay employes on Saturday all drew the full amount of their pay-rolls from their respective banks, and paid off as usual. There were no fears to the contrary. No apprehension is expressed of any disturbance to the mercantile or manufacturing interests here.

SPRINGFIELD, ILL.

Special Dispatch to The Chicago Tribune.

SPRINGFIELD, Ill., Sept. 27.—Our banks passed through this day triumphantly, paying out more money, it is true, than ordinary days; but at no time was there any rush or excitement, and at no one time was there to exceed a dozen persons in any one of the banks. The feeling here is quieter than since the crash began, and unless some unlooked-for event should arise, the worst may be considered over here. The bankers are confident that they will be able to meet all the demands that will be made.

OSHKOSH.

Special Dispatch to The Chicago Tribune.

OSHKOSH, Sept. 27.—The financial crash causes great apprehension among mill men. Thus far our banks have honored all demands, and hope to weather the storm. Many of the mills were unable to pay more than half their liabilities, and if the present stringency continues many of them will shut down. This will throw out of employment 600 or 800 men, and great suffering must ensue.

CARLINVILLE, ILL.

Special Dispatch to The Chicago Tribune.

CARLINVILLE, Ill., Sept. 27.—At a meeting of the officers of the three banks of this city, yesterday, they agreed to adopt the following plan for the benefit of themselves and their depositors, viz.: That they pay out no currency, but checks or drafts of over $100. This agreement was signed by the Presidents or Cashiers of the banks. Our banks are sound.

MORRIS, ILL.

Special Dispatch to The Chicago Tribune.

MORRIS, Ill., Sept. 27.—In regard to matters here there is no excitement, nothing cannot buy any other day, except the corn is paid by the or move corn. All small checks and the First Grundy County National Bank removed to National, of Seneca, which, in full, the Cashier of this bank having an in abundance. plied himself with currency.

CEDAR RAPIDS, IA.

Special Dispatch to The Chicago Tribune.

CEDAR RAPIDS, Ia., Sept. 27.—There is very little excitement here as yet over the financial situation. The banks are transacting business as usual. Business men are by no means despondent, and will look for a clearer sky soon, hoping that the worst is over.

PEORIA, ILL.

Special Dispatch to The Chicago Tribune.

PEORIA, Ill., Sept. 27.—The monetary excitement is gradually wearing away, and panic-stricken depositors are regaining their senses. The banks here are slowly recovering from their embarrassment, and a few days will see everything working smoothly, without question.

OTTAWA.

Special Dispatch to The Chicago Tribune.

OTTAWA, Ill., Sept. 27.—Banks in Ottawa are open and attending to their legitimate home business. They refuse to advance money for speculation, and will not cash drafts on Chicago or other cities. They have no fear of results.

JACKSONVILLE, ILL.

Special Dispatch to The Chicago Tribune.

JACKSONVILLE, Sept. 27.—Our banks all seem to be serene, and have quietly gone about their business. I am not aware that they even think of closing or suspending, being the strongest in the State.

BELOIT, WIS.

Special Dispatch to The Chicago Tribune.

BELOIT, Wis., Sept. 29.—Owing to the impossibility of obtaining currency the Beloit National Bank decided to suspend business to-day. Its securities are ample. Suspension only temporary.

DUBUQUE.

DUBUQUE, Iowa, Sept. 27.—There is a much better feeling here to-day in money matters. The excitement of yesterday has almost died out, and none of the banks experienced a run amounting to anything. There were a few anxious depositors from the laboring classes at the savings banks, but they took out but little, and some of those who withdrew their money yesterday brought it back to-day in the same packages in which it was drawn away. The First National to-day paid all its checks presented, without reference to their size. Yesterday it was paying only those of a small size. Every bank in the city to-day took in more money in deposits than was paid out.

The Merchants' National Bank, which suspended Friday morning, still has its doors closed, and they will not be opened at present. The Board of Directors met this forenoon, and appointed Gen. C. H. Booth to take charge of all the assets, books, and accounts of the bank until the Government Examiner arrives and looks over its affairs. He will be here on Monday, and will at once make out his report and forward it to Washington. It is said that the bank will shortly resume, but the general impression around town is against it. There are a thousand rumors relative to this bank, but there is not a shadow of truth in hardly one of them.

CANTON, ILL.

CANTON, Ill., Sept. 27.—The First National Bank, People's Bank, and Home Bank, of this city, have temporarily suspended until the financial crisis is over. This course was suggested by the action of the banks in Chicago, Cincinnati, Peoria, and elsewhere; and the Directors, after a careful consultation, concluded that course would prove the most satisfactory to all parties interested. The suspension has not materially affected business, and there was scarcely any excitement attending it. The depositors were prepared for such an event, as they well knew that these institutions were powerless to act without co-operation with banks throughout the country.

ATCHISON, KAN.

ATCHISON, Sept. 27.—The banks of this city are all doing business as usual to-day, and declare that they do not intend to suspend currency payments. Their action has fully established public confidence, and there was no run on any of them. Three of the banks kept open until 5 o'clock this evening. They declare that they are ready for an emergency. The business men of the city heartily sustain the banks in their determination not to suspend.

SANDWICH, ILL.

SANDWICH, Ill., Sept. 27.—The Sandwich Bank has not suspended payment in full, nor will it so long as the Chicago banks keep up. We think the Chicago banks are quarreling, the strong ones endeavoring to wipe out the weaker ones. To save the business of the Northwest from ruin, the business men of Chicago must pull together and the business men of the country must support them.

BURLINGTON, IOWA.

BURLINGTON, Ia., Sept. 27.—There was something of a run on the banks of this city this morning, confined mostly to small depositors. The business men stood by the banks faithfully, and put more money in than the panic-stricken drew out. By 12 o'clock the run was over, and the banks finished the day in excellent condition. It is believed that the panic here has ended for good.

MOLINE, ILL.

MOLINE, Ill., Sept. 27.—We have two banks that are paying currency in small amounts to accommodate customers, and are selling exchange on New York. But one of them is selling exchange on Chicago. A diversity of opinion exists with reference to the Chicago banks, and much anxiety is felt respecting their ability to sail through.

CAIRO, ILL.

CAIRO, Ill., Sept. 27.—The financial panic does not seem to affect business here to any great extent. The National and savings banks are doing business as usual, and the officers confidently predict that there will be no run or necessity for suspension.

ALTON, ILL.

ALTON, Ill., Sept. 27.—The suspension of the St. Louis banks has not had an unfavorable effect here. There is no excitement, and our banks are meeting all demands on them, and our banking business goes on as usual.

ABROAD.

LONDON, Sept. 27.—The steamer leaving Liverpool to-day for New York took £500,000 in bullion.

LONDON, Sept. 27.—The amount of bullion withdrawn from the Bank of England on balances to-day is £6,000, all for shipment to America. All the available gold in the street is also being bought up for shipment to America.

LETTERS FROM THE PEOPLE.

A TEMPORARY INCREASE OF THE CURRENCY.

To the Editor of The Chicago Tribune:

SIR: The business and values in this country, before the panic, had adjusted themseves to the amount of our bank and greenback currency, say about $700,000,000. I presume to-day there is locked up, by reason of the panic, in bank and otherwise, not less than $500,000,000. Business must be blocked until this currency is restored to business channels.

Currency has come to have in the minds of the people, a most exaggerated and fictitious value. For the moment lands, houses, grain, dry goods, and groceries, and even gold and Government bonds are nothing accounted of in comparison with irredeemable shinplasters. The inflation is most unreasonable and suicidal; but it exists; and what is to be done in view of it? It would not inflate the currency if, during this temporary lock-up, the Government should issue temporarily the whole amount now locked up. Neither would it depreciate the value of greenbacks, but only bring them to their proper level. But it would not be necessary to issue greenbacks sufficient to fill the whole of the chasm created by the panic. One hundred millions would be sufficient to break the panic and pave the way for a return to business-channels of the currency now hoarded. So soon as this effect is accomplished, the Government issue could be called in, and business would move in its accustomed channels. This issue, bearing no interest, could be exchanged for interest-bearing bonds, and the liability of Government would be diminished rather than increased. The objection that Government was not established to engage in banking has not the weight of a straw in such an emergency. The elegant furniture of an ocean steamer was to use it for that purpose in would hear sinking ship on shore. The highorder to government is to promote the highest duty of all its citizens. Congress should set weked immediately, and authorize the issue currency enough to stop the panic. sure done my duty. J. H. K.

REPEAL OF THE BANKRUPT-LAW.

To the Editor of The Chicago Tribune:

SIR: In view of the present situation, the scarcity of greenbacks, and the inability of our business-people to meet their obligations at maturity, it seems to me a very proper thing to be done at this time would be for the President to call an extra session of Congress, and, among other things, recommend the repeal of the Bankrupt law, or, at least, the part of Section 39 which says, "Or who, being a banker, broker, merchant, trader, manufacturer, or miner, has fraudulently stopped payment, or who has stopped or suspended and not resumed payment of his commercial paper within a period of fourteen days, shall be deemed to have committed an act of bankruptcy."

Under this part of Section 39, any banker, broker, merchant, manufacturer, or miner, who has $300 or over, matured commercial paper, that he is unprepared with legal-tenders to take up before the fourteen days runs out, is liable to be declared bankrupt, although he may have assets enough to pay five dollars for one. Yours, respectfully, J. F. HATCH.

CHICAGO, Sept. 27, 1873.

THE PANIC—WHAT IS IT?

To the Editor of The Chicago Tribune:

SIR: It is easily defined. Thousands of words are spoken and printed about it, without telling what it is. There is a recorded story of a healthy, robust man who was talked into sickness without any cause for it but the panic brought on by the talk. The money, the property, the industry, and the enterprise so abundant in our country twenty days ago, are all here now; and, if all the bankers in the nation should fail, would still be here. And, were they increased ten-fold, they could not put out the panic-flame so long as men and newspapers feed it. Some months ago, the rich moneyworshipping devotees in New York combined and monopolized an immense amount of currency, and had it laid aside, in order to depress the stocks, so as to answer their speculations. This made a local panic for a short time, when it quietly passed away. But now there is a panic reaching the people, compared with whom, the power of capitalists, and bankers, and speculators, combined, is weakness. This panic causes tens of thousands of individuals who have money they can in any way command, from sheer excitement, to have it put away or hid where they think it safe, useless to them or anybody else. Millions on millions are thus out of circulation and use. This panic, started by fear or want of confidence, produces such consequence, and the propelling power of business, without any cause but fear, is thus losing force. This hidden capital, however large, cannot live well without air and action, neither can it conquer industry and confidence. It may live a little longer on talk and excitement. But confidence and industry will smother the flame of panic, give strength to business, and thus the hidden greenbacks will appear faster than they will be wanted.

ONE WHO HAS OBSERVED PANICS THE PAST FIFTY YEARS.

A CITIZENS' MEETING.

To the Editor of The Chicago Tribune:

SIR: It seems to me that probably the best mode of adjusting matters with reference to this money-panic, at least so far as Chicago and the surrounding country are concerned, would be to call a general citizens' meeting, to be held in one of our largest buildings; and, at such time and place, let the true state of affairs be made public; and in this way restore confidence, and a consequent and corresponding amount of deposits to the banks, and thereby avoid serious losses, and assure the speedy resumption of business and manufacture, which, to say the least, are suffering great inconvenience. Respectfully yours. PRO BONO PUBLICO.

CHICAGO, Sept. 27, 1873.

THE CROPS.

September Report of the Department of Agriculture—Facts Concerning Insect Pests Solicited.

WASHINGTON, Sept. 27.—The September report of the Department of Agriculture indicates that the yield of maize will be somewhat lower than that of last year. The average appears to be 4 per cent less than in 1872, making a reduction of more than a million acres, mostly in Ohio, Indiana, Illinois, and Iowa, nearly two-thirds of a million being in Illinois. The number of counties reporting an average condition in September is 222; above an average, 221; below, 581. Total number reporting, 1,024. The general average of the condition, as based upon county averages, and the proportion of the crop produced by each county, is 81. The States averaging 100 or more are New Hampshire, New Jersey, Georgia, Alabama, Western Virginia, Minnesota, and Oregon. The averages of the great corn-producing States are as follows: Kentucky, 94; Ohio, 91; Indiana, 87; Illinois, 86; Iowa, 81; and Missouri, 67. Minnesota in the West and New Jersey in the East report relatively and absolutely high averages of condition. Maryland, Virginia, and Florida present relatively higher figures, and all other Southern States lower than 1872, although those upon the Atlantic coast promise an average. The yield of the Southern States was unusually large last year, but will be considerably under the average the present season. It suffered too much moisture in the bottom lands. It is also a noticeable fact that in States where the rains have been most injurious, the reports of local droughts are somewhat numerous. Complaints of low vitality from bad seed are common in Ohio and Michigan. The summer droughts were injurious in portions of the same States, and in Indiana, Illinois, Iowa, Missouri, and Kansas the crop is generally reported two weeks later than usual. Chinchbug injuries are reported in Indiana, Illinois, Missouri, and Kansas. Grasshoppers proved destructive in sections of Missouri, Iowa, and Kansas.

The Department of Agriculture is issuing a circular for collecting the results of the season's experience in a systematic warfare upon insects. Attempts at protection against these pests have been more general and persistent than ever before. In many instances, great success is claimed in the use of arsenical compounds. The circular says the annual losses of cotton from the ravages of cotton-insects amount possibly to half a million bales in years of insect prevalence. Any facts bearing upon this subject will be gladly received from planters who do not receive the circular of inquiry, as well as from correspondents and others who do.

Special Dispatch to The Chicago Tribune.

ST. JOSEPH, Mo., Sept. 27.—The weather here is favorable to seeding, and the breadth of wheat sown is in excess of last year.

EIGHT MINUTES SLOW.

Three More Lives Lost Through Defect in a Conductor's Watch.

NEW YORK, Sept. 27.—By a collision on the Midland Railroad, yesterday, the engines were nearly torn to pieces, and the cars were badly wrecked, and a few of the passengers were injured. The accident was occasioned by the carelessness of a freight conductor, who was running eight minutes into the time of a passenger-train. His watch was eight minutes slow, and it must have been known to men at the west end that he was behind time, as they entreated him to await the passage of the local passenger-train, but he would not listen to them. The watches of the conductors are held by an official of the road, having been stopped at the time which they marked when the accident occurred.

NEW YORK, Sept. 27.—Three of the four persons who were seriously injured in a collision on the Midland Railroad, yesterday, are dead, and the fourth is not expected to recover. All were railroad employes.

VESSELS PASSED DETROIT.

DETROIT, Sept. 27.—PASSED UP—Props Oakland, Badger State, Toledo, Neptune and barge, Hackett and barge; schs Prince of Wales, Benson, Vandarbilt; schrs Ebenezer, Darley, Valentine, Wanconda, Albacon, W. D. Allen, Knight Templar, Willie, Keller, Mixer, Perry, Hannah, Nashau, Eagle, Wind.

PASSED DOWN—Props Cuentes, Lake Erie, Fountain City, Reindeer, Lincoln and barges, Lowell; schrs Commanche, Cuyhoga, H. Johnson, Melvena, Ontario, New Dominion, Northwest, Star-light, Butcher Boy.

WIND—Southwest.

DETROIT, Mich., 27—Evening.—PASSED UP—Prop Wenona; schrs Jesse, Jonimman, Sam Flint.

PASSED DOWN—Props Java, Jay Gould; schrs Cobb, Harrison.

WIND—South.

SPORTING.

The Entries for the Dexter Park Fall Meeting.

Goldsmith Maid, Gloster, St. James, Fred Hooper, and Bashaw in the Free-for-All.

THE TURF.

ENTRIES FOR THE DEXTER PARK MEETING.

At 9 o'clock last night the letters announcing entries for the Dexter Park meeting were opened and read at the Grand Pacific Hotel, in the presence of quite a large audience. The following is the complete list so far, but there will probably be a number of entries by mail:

PURSE NO. 1—$1,000—For horses that have never beaten three minutes.

C. Sullivan's blk. m. Henrietta.
G. W. Bushnell's b. m. Amy B.
D. P. Bissell's b. m. Moss Rose.
T. P. Roach's b. m. Ida.

PURSE NO. 2—$1,500—For horses that have never beaten 2:30:

Budd Doble's ch. m. Nellie.
A. H. Buck's ch. m. Hattie.
J. C. Simpson's br. m. Nourmahal.
J. S. Rowell & Co.'s g. m. Badger Girl.
T. P. Roach's bl. g. Albert.
Bay Warner's b. m. Mollie.
H. H. Yates' b. m. Kate Hazard.
E. M. White's br. g. Tom Roache.
E. P. Dickey's b. m. Lady Mac.

PURSE NO. 3—$1,000—For horses that have never beaten 2:30:

J. Price, r. g. Frank Palmer.
Graves & Loomis' b. g. Bay Henry.
J. C. Simpson's br. m. Nourmahal.
J. Monroe's, b. g. Young Princeton.
T. P. Roach's b. g. Bob Hunter.
D. P. Bissell's g. g. Cotton Tail.
W. Wachter's b. m. Ida.

PURSE NO. 4—$2,000—For horses that have never beaten 2:21:

W. Armstrong's b. g. Fred Hooper.
J. S. Wade's b. g. Red Cloud.
J. A. Bachelar's b. g. John H.
J. Armstrong's ch. m. Moll y Morris.

PURSE NO. 5—$1,000—For horses that have never beaten 2:45:

C. Blizard's ch. g. Professor.
J. C. Simpson's ch. g. Marion.
C. Sullivan's b. m. Henrietta.
G. W. Bushnell's b. m. Amy B.
D. P. Bissell's b. m. Nettie Collins.
T. P. Roach's b. m. Ida.

PURSE NO. 6—$1,500—For horses that have never beaten 2:27:

J. Armstrong's c. m. Molly Morris.
J. S. Rowell & Co.'s g. m. Badger Girl.
Thomas Oliver's g. g. Thomas L. Young.
J. A. Batchelder's b. g. John H.

PURSE NO. 7—$1,500—Free for all:

Budd Doble's b. m. Goldsmith Maid.
A. Goldsmith's b. g. Gloster.
W. R. Armstrong's b. g. Fred Hooper.
S. Anderson's c. s. Bashaw, Jr.
F. Van Ness' b. g. St. James.

PURSE NO. 8—Chicago Sweepstakes; $25 each, $300 added:

M. J. Tearny's Prairie Boy (formerly Kaiser).
W. Patrick's b. m. Lady Fairfield.

JUDGE FULLERTON'S RECORD.

Judge Fullerton was raised in Orange County, New York, and was known as the Bull colt, sired by Mr. Robert Bonner's famous stallion Edward Everett, who is also the sire of the wonderful trotter, Joe Elliott, who has trotted his mile over the Mystic Park, Boston, in 2:15¼, this being the fastest mile ever trotted by any horse in the country. Judge Fullerton, until he reached his fifth year, remained in obscurity, when he showed some speed. Then he was purchased by Mr. Fullerton for $3,000, who placed him in the hands of Mr. Trimble, who in turn assigned him to the care of Dan Mace. His first remarkable performance was in a race at Buffalo two years ago. There he defeated the well-known trotter James H. Burke, who dropped dead in harness at Buffalo last summer. The race was hotly contested. Although Fullerton lost the first two heats he won the three remaining heats and race, making a record of 2:26. Two days later he was beaten by Judge Brigham on the same track in 2:25, being on Brigham's wheel the last two heats of the race in 2:22 and 2:22¼. From there he went to Kalamazoo, and was again beaten by Judge Brigham. Then he returned to Fleetwood, and trotted a match against Sea Foam for $5,000, distancing her in the second heat. His victories since that time have been numerous. Last year he began by winning his race at Fleetwood Park, defeating Camors in 2:21¾. After which he went to Buffalo and won the $10,000 purse, and defeated the field in 2:22¼. At Utica he distanced Lu Lu in the second heat, and defeated Derby in 2:23. His next performance was at Prospect Park, where he was beaten by Camors, but the next week the tables were turned and Fullerton distanced Camors at Philadelphia. He was defeated at Prospect Park by Gazelle after a closely-contested race, which was not concluded until the following day. This was the period of the first appearance of the epizootic. This race closed the trotting for the season, and it is a remarkable coincidence that the same horses opened the trotting season the following spring in the memorable friendly race at Prospect Park, where Gazelle again beat Fullerton; best time, 2:21. These same horses again met at Fleetwood Park, and Fullerton proved the victor over Gazelle. In this race Fullerton made his best record; time, 2:21. Their next meeting was in Boston, where Fullerton again beat Gazelle three straight heats; time, 2:22, 2:22¼, 2:24. Then at Cleveland Fullerton beat Camors' best time, 2:22¼. Next at Buffalo, the present month, Sensation defeated him; time, 2:20¾. Then the recent great race at Utica, where he was the victor, defeating Camors, Sensation, Lucille, Golddust, and Jim Irving. There he made the wonderful half mile in 1:04½. This is the fastest time ever made by any trotter in a public race. At Springfield he was defeated by Sensation; time, 2:23. Next at Beacon Park, Boston, he shut out Sensation, Camors saving his distance, in 2:19¼, being a tie with Goldsmith Maid, the two fastest heats trotted this season.

CRICKET.

CHICAGO PLAYERS GOING ON A TOUR.

The inactivity of the newly formed Chicago Cricket Club has induced some of the city's older players to take more active steps in pushing forward the same, and they will start on a tour of Wisconsin next week, playing the Racine College Club on the college grounds, Monday, Oct. 6, and on the day following will meet the Janesville eleven on the Janesville Cricket Ground. From the following gentlemen the eleven for Chicago will be selected. They are the best players by far which Chicago has been able to put on the field: W. S. Stewart, T. D. Colley, G. Head, A. W. Perkins, J. D. Cox, G. W. Phillips, F. Snell, J. C. Crane, G. W. Sharp, A. Forsythe, G. Wright, J. Darlow, B. Snell, H. A. Burr, E. Slater (Umpire). A meeting will be held at the Sherman House to-morrow evening at 8 o'clock to make arrangements.

BASE BALL.

BOSTON, Sept. 27.—Base ball: Bostons, 15; Mutuals, 4.

MINERAL WEALTH.

Valuable Gold, Silver, and Other Mineral Deposits in the Country Recently Purchased from the Utes—The Most Magnificent Mountain Scenery in the World.

DENVER, Col., Sept. 27.—Thomas K. Cree, Secretary of the Board of Indian Commissioners, arrived here to-day. He brings with him a copy of the Brunot Right treaty, signed by the Indians. In company with six Indian Chiefs, Mr. Cree spent a week in exploring the Brunot purchases. They visited the San Juan mining region, and report it immensely rich in gold, silver, copper, lead, iron, and coal. Five hundred valuable leads have been located, and one mine, the only one fully tested, is yielding, with poor machinery, $1,000 in gold per day. This mine, the Little Giant, sold without legal title to a Chicago company for $500,000, and since the treaty is valued at $1,000,000. It is expected with the improved machinery now enroute that it will yield $25,000 gold per week. A mine with better indications, on the same lead, is being negotiated for at $450,000. The ore from this lead yields from $2,000 to $5,000 per ton. Another gold lead, undeveloped, yields $8,000 per ton. The country is equally rich in silver ore, the lead being very rich in vein, six feet thick. There are numerous veins of copper cropping out on the surface, some of which are taken up. Iron and coal lie in close proximity, the latter of superior quality, for smelting purposes.

Fifty town lots were located on the news of the treaty being signed. The country is immensely rich, and, with capital to develop, is good for a $100,000,000 of precious metals.

Mr. Cree and party spent seven days in the saddle crossing the three main ranges of the Uncompahgre and San Juan Mountains, crossing at altitudes of 12,500 to 13,000 feet, in open air, riding through rain and snow, over steep trails and through fallen timber, swamp, and rocks. They report the country the grandest in the world for mountain scenery. At one point they saw a hundred peaks 14,000 to 16,000 feet high.

The mining region is surrounded by as good a chain of mountains as there are in the country. The country acquired contains four millions of the most valuable mineral land.

The proceedings were in the shape of an article of agreement, and do not come under the head of a treaty, which is forbidden by law.

PESTILENCE.

The Yellow Fever on the Increase in Memphis—The Mortality List in Shreveport Yesterday—Fearful Suffering Caused by Want of the Necessaries of Life in the Latter City.

Special Dispatch to The Chicago Tribune.

The total deaths to-day were twenty-six, of which twenty died from the scourge, the greatest mortality being in the upper part of the city, where it first appeared, and where, owing to the damp and rainy weather for the past 18 hours, numbers of new cases are reported. In some instances whole families are down with it, and in three houses I know from personal observation that there are seven dead bodies lying awaiting interment. As yet that part of the city has not been thoroughly disinfected, and only to-day did the authorities conclude to send the street-cleansing force there with cart loads of lime, but as yet they have not seen their orders executed. The destitution and want in that locality cannot be told. A majority of the poor are out of food entirely, or nearly so, and starvation, as well as the yellow fever, stares them in the face. The Howard Relief Association are using every means in their power to relieve their wants, but have not assistance enough in the way of nurses, and their funds are getting low. The Citizens' Committee were appealed to, and a call made by them upon the absentees, those of the 20,000 that fled the city and went to Chicago, St. Louis, Louisville, Cincinnati, and other places, for donations. The disease has still further encroached upon the respectable portion of this city, and members of several prominent families are down with it. Mr. Frank Taft and Mr. Eugene Magevney died with it to-day, both well-known citizens.

A Shreveport letter, dated 23d, received here to-night, gives the following account of the situation there: "Within the last two days the disease has attacked the black people, and many of them have been taken down. The increase in the suburbs is fearful, hardly missing a parson. As it extends its territory, several families have all their numbers down. The disease is certainly malignant when it takes acclimated whites and robust negroes. The cloudy, cool weather has an injurious effect on those who are sick, and many of them have had sympathy. Among the prominent citizens who have died were O. T. Collins, of the firm of Mundy & Collins, and R. D. Sale, of the firm of Sale & Murphy; Charles O. Phelps, City Recorder, and Dr. J. B. Wise."

To the Associated Press.

ST. LOUIS, Sept. 29.—An appeal was made to the merchants, to-day, for food for the suffering and destitute people of Shreveport, for which car-loads of provisions were contributed, and a committee of merchants appointed to canvass the city for more. Two car-loads were forwarded to-night. More will be sent to-morrow.

SHREVEPORT, Sept. 27.—Interments to-day: Jules Ormand, 26; Lewis Wolz, 42; Fred. Corives, 58; J. E. Elstner, 56; J. S. Taylor, 37; M. Kelly, 47; Dan Wall, colored; M. C. Kellar; M. Kelly, 53; King Colle, colored; Susan Rose, colored; W. McCall, 26; S. G. Leverett, 42; P. M. Wright, 37; Mollie Werk, 32; Chas. Wolff, 22; Miss Hester Rogers, 21; Wm. Castle, 33; E. L. Pierson, 35; C. Iler, infant; the Rev. Father Biler; Mat. J. S. Ashton. Total, 22. White, 19; colored, 3.

NEW YORK, Sept. 27.—The Hanover National Bank acknowledges additional contributions of $362 for the relief of Shreveport.

DROWNED.

A Woman and Two Children Fall Into the Water While Attempting to Board a Steamer.

Special Dispatch to The Chicago Tribune.

CAIRO, Ill., Sept. 27.—From Capt. Kinney, of the steamer Illinois, we learn the following: Last night, about 15 minutes past 9, just as the steamer Illinois was backing out from the wharf-boat, at Columbus, Ky., a man, woman, and two children were seen to jump from off the wharf-boat in the river, with the intention, it is supposed, of trying to jump on the Illinois, but the distance was much more than they supposed, and they went into the river. As soon as it was discovered, boats were launched, planks and lines thrown out, and every effort made to save them. The man was finally rescued, but the woman and the two children were seen no more after they jumped in. The man stated that the woman was his widowed sister, and the children were hers, and that they came up on the Mobile & Ohio Railroad, and were going to some place in Missouri, but they supposed they had tickets over the Iron Mountain road, not knowing of them to see that they were by the way of St. Louis, and when the other passengers got off to go on the boat they remained in the cars until a brakeman passing looked at their tickets and informed them that they were via Cairo, and that they should go upon the boat. Himself, wife, and sister then started for the boat, but arrived too late, and miscalculated the distance when they jumped to the boat. His wife was kept from jumping by the watchman of the wharfboat, who caught and held her. Every effort was made to recover the bodies of his sister and children, but it was of no avail.

THE YELLOWSTONE EXPEDITION.

Steamers Overdue—Discovery of a Valuable Pinster Bed.

Special Dispatch to The Chicago Tribune.

BISMARCK, D. T., Sept. 26.—All of the detachments comprising the Yellowstone Expedition have arrived here, except four companies of the Eighth and four companies of the Ninth Infantry, which are on the steamer Josephine, under command of Lieut.-Col. Bradley, formerly Major-General of Volunteers. The Josephine is overdue six days, and no word has been received. The steamer Miner went to her relief from Buford, but there is no news from either steamer.

Gen. Rosser says the result of the expedition may be summed up that, besides an easy route, the surveyors have discovered on the Little Missouri, near Glendine Creek, an inexhaustible bed of plaster equal to the Ft. Dodge bed, and of the same character as the bed at Grand Rapids. Prof. Neltire, of the Geological Corps, says the expedition discovered no good silver or copper ores in any quantities.

The contract for building the Northern Pacific west of the Missouri to the coal-mines is still in doubt. Bismarck men are going into winter quarters.

CASUALTIES.

Injured by Falling Walls.

ST. LOUIS, Sept. 27.—Late this afternoon, a portion of the rear wall of the extensive five-story warehouse of Samuel Cupples & Co., corner of Second and Chestnut streets, fell with a terrible crash, opening a gap in the building fifty feet wide from the ground to the roof. Three men named Thomas Mier, D. A. Fickler, and Mr. Davis, who were working in the third story, were carried out with the wall, and Mier and Fickler were covered with two or three feet of debris. Mier is seriously and possibly fatally hurt, and Fickler badly cut about the head and bruised on the body. Davis escaped unhurt. The building is entirely new, and Cupples & Co. were just moving in. The cause of the accident is said to be the inadequate strength of the piers on the ground floor to sustain the wall above.

English Railway Accidents.

LONDON, Sept. 27.—There were nine accidents on the English railways yesterday. No one is reported killed, though a number of persons were injured.

NEW YORK.

Miscellaneous Local Matters.

NEW YORK, Sept. 27.—Samuel C. Sheppard, of the firm of Ward & Co., merchants, committed suicide at his residence. For some time past he has had occasional fits of melancholia.

The colossal bronze statue, in Prospect Park, Brooklyn, of John Howard Payne, author of "Home, Sweet Home," was unveiled to-day in the presence of over 5,000 persons. Addresses were made, the children of the public schools sang "Home, Sweet Home," and "America," and John G. Saxe read an original poem.

The counsel for Jacob Rosenzweig, in the Tombs awaiting a new trial on the charge of having caused the death of Alice Augusta Berlet by by malpractice, argued a motion to-day for his discharge on the ground that the law under which Rosenzweig was indicted had been repealed. The District Attorney opposed the motion. The Court, while giving it as its impression that the position of Rosenzweig's counsel was correct, concluded to reserve its decision.

Arrived, steamships Main from Bremen, and Batavia from Liverpool.

BOSTON.

A Prominent Lady Secures a Divorce on the Ground of Extreme Cruelty.

Special Dispatch to The Chicago Tribune.

BOSTON, Sept. 27.—A divorce suit which, owing to the public knowledge of the parties, has excited much interest, was finally settled to-day. Several months ago Mr. Charles A. Barry committed a violent assault upon his wife, the distinguished vocalist, in Tremont street. The affair produced a great sensation, which was intensified by the knowledge that subsequently the husband entered a libel for divorce, which came up before the Court, and the Judge ordered payment of $1,000 and expenses to Mrs. Barry. While the case was pending at the last term, Mr. Barry's libel suit was discontinued from his noncompliance with the orders of Court. Mr. Barry then brought a libel for divorce, and a hearing was given thereon this forenoon in the Supreme Judicial Court, before Chief Justice Gray. Mr. Lajonea,

THE "MUTUAL SECURITY."

Judge Drummond on Treasurer Scammon's Set-Off.

Losses Under Policies Not Allowable Against Subscriptions to Stock.

Unpaid Subscription is a Trust-Fund---The Stock-Holder Must Pay Up His Stock.

The following is Judge Drummond's decision in full in the matter entitled "J. Y. Scammon, plaintiff, v. Mark Kimball, Assignee of the Mutual Security Insurance Company, defendant," delivered in the United States Circuit Court, about a week ago:

This was a bill in equity to claim a set-off against certain demands of the Assignee of the Company. The debts sought to be set off arose as follows: At the time of the fire in Chicago, on the 8th and 9th of October, 1871, the plaintiff held several policies of insurance against the Company, as indemnity for loss by fire. He sustained loss to a large amount, which, it is conceded, was within the terms of the policies, and for which the Company is liable. This and other losses at the same time, rendered the Company insolvent, and it was shortly after put into bankruptcy by its creditors. The Assignee, while admitting the liability of the Company, denied that the debt could be set off against the demands of the Company, and filed a cross-bill asking for a decree against the plaintiff for these demands. They were two, and the first arose as follows: The charter of the Company authorized the subscribers to the stock to pay a small percentage of their subscriptions in money, and to give notes with real or personal security for the remainder, and declared that when $50,000 of the capital stock was subscribed, and 5 per cent paid, and the remainder secured, business could be commenced. The plaintiff was one of the original subscribers for a considerable amount of the stock and paid in one instalment, and gave promissory notes to the Company, secured as required, for the remainder. This has never been wholly paid by the plaintiff, and, at the time of the decree of bankruptcy, he was indebted to the Company for a part of his subscription to the stock.

The other demand was as follows: From the organization of the Company, in 1864, the plaintiff had been a Director and a member of the Executive and Financial Committee, and one of its chief managers. After the stock was subscribed and a portion of it paid, the plaintiff proposed to take the amount held it subject to call, and pay interest at 10 per cent. This offer was never distinctly and in form accepted by the Board of Directors, but the plaintiff, being a banker at the time, paid the money, and interest was credited on the sum total. The act and the result seem to have been acquiesced in by the Directors and by the Company for some years. There were other assets which appear at first to have been paid to the Treasurer or Secretary, and deposited to the credit of the Company in the Mechanics' National Bank, of which the plaintiff was President. The money in his hands was used as required. In 1868 a further call was made on the stock subscription, and afterwards, what was obtained, as well as other funds, appears to have been deposited in the Mechanics' National Bank to the credit of the plaintiff. There was always a Treasurer of the Company, and in 1870 the plaintiff was elected Treasurer, and re-elected in 1871, and was Treasurer at the time of the fire, Oct. 8 and 9, 1871. In 1870, the plaintiff objected to paying 10 per cent interest. No distinct action was taken on this. After he was elected Treasurer, the money of the Company was permitted to remain in his hands as before, by general acquiescence. There was credited to the Company each year, at first 10 per cent interest, and for the year ending July, 1871, 6 per cent. There was nothing on the books of the Company to show that the money was loaned to the plaintiff, but they contained reports made from time to time, with interest credited. The books and reports, and indeed all the records of the Company, treated the money in the hands of the plaintiff as stock or cash assets, or cash in bank, and, after September, 1869, all money was charged to the Treasurer. At the time of the fire the plaintiff had in his hands, under the circumstances above mentioned, the sum of $39,188.33, belonging to the Company.

It was claimed by the plaintiff that at the time the funds of the Company were thus in his keeping, in consequence of losses, he had made considerable advances to the Company to enable it to pay the same.

The first question is, whether the plaintiff has the right to set off his losses under policies of the Company against his subscription to the stock. In one sense, what the plaintiff owes the Company on his stock is a debt due the Company. What the Company owes the plaintiff on his policies of insurance is a debt due the plaintiff. The debts are mutual, in that they exist from one to the other reciprocally. And if the debt due from the plaintiff were an ordinary debt, then, as we have already decided in the case of Drake v. Rollo, Assignee, the set-off would be allowed, although the result would be to pay the plaintiff his claim against the Company in preference to other creditors. We are to apply the Bankrupt law to the law of the State creating the corporation. The charter authorized the Company to commence business on the payment of 5 per cent of the amount subscribed, and provided the payment of the remainder of the stock was secured.

The purpose of this was to accommodate the stockholders, by permitting secured promises to pay to stand in the place of the money. It was still intended as a fund to protect the creditors of the Company, and the charter pointed out the special manner in which the fund should be made available in case of necessity, and which has been followed in this case. So long as the Company was solvent there might not be any serious objection to the stockholder insisting that his loss on a policy should be an answer to a call to pay his subscription to the stock, because if he were to pay his subscription, the Company would be obliged immediately to refund to the extent of the loss. In that case no one is injured by the allowance of the set-off. But where the Company is insolvent and bankrupt, it is different. Some one must sustain a loss, and the question is whether the stockholder who has not paid his stock subscription, and who happens to have a policy on which the Company is liable, shall bear his share of the loss, or shall be paid in full to the extent of his subscription. Does the fact of insolvency or bankruptcy make no change in the rule? We think it does, and that there is a difference in principle between the two cases. We have the right to judge of causes from their effects, and to reason accordingly, and certainly we ought not to sanction a rule which produces so much loss to the general creditors of the Company, unless by following a different one we trench upon some settled principles of law or equity. Where a party borrows from the capital of the Company, takes out a policy, sustains a loss, and, in case of insolvency and bankruptcy, claims to set it off, we admit it, because he is an ordinary debtor of the Company, and therefore comes within the rule that one debt answers another, however hard it may occasionally be, and doubtful on general principles of ethics. But in this case the plaintiff is not an ordinary debtor of the Company. The charter has permitted him to retain a part of the capital of the Company, and hold it in trust for the creditors. And, it seems to us, that to allow him, under the circumstances of the case, to pay himself in the way he seeks for his losses under the policies, would enable him to take advantage of his fiduciary relations, and obtain a preference over the other creditors, not warranted by the equitable principles of the bankrupt law, and contrary to the manifest intent of the charter of the Company.

In a court of equity, as a set-off may be allowed which is not sustainable at law, so we suppose, though generally equity follows the law, there may be a set-off, technically good at law, which, owing to the relations of the parties, may not be admissible. In this case, the plaintiff comes into a court of equity for relief, and we think he should first do equity, by making good his share of the capital stock, out of which the Company obtained its credit, and were enabled to start in business. This has become equity, because he is, in one sense, a trustee of that fund, and because, further, the Company is insolvent and in bankruptcy.

Some very late English authorities were cited by the plaintiff's counsel, which it is insisted are decisive of the case in favor of the set-off.

The first was Re In re Duckworth, 2 Law Reports (Chancery Appeal Cases), 1866-7. It is difficult to comprehend this case fully without an examination of the various statutes referred to. The party had subscribed for certain shares of stock in a company; he was also a creditor. The Company was wound up under a special statute. Afterward the party made an assignment for the benefit of his creditors, which was equivalent to bankruptcy. The question was between the representative of the Company, under the winding-up act, and the Trustee under the bankruptcy registration, as to the right of the latter to set-off the debt from the Company to the party, against calls for the subscription, and the Court held that the set-off was allowable, on the ground apparently that the case was one of ordinary mutual debts, and so within the rule in bankruptcy as to set-off. It was admitted that if the Court of Chancery, as such, had been adjudicating the case, that the set-off would not be allowed, because the true construction of the winding-up act was it off.

But treating it as a Court of Bankruptcy, and not as a Court of Equity, and independent of the differences between that case and this, the reasoning of the Court is not very satisfactory. The Judge merely says it is his opinion that there would be a set-off under a particular section of the statute.

The other case is in re Universal Banking Corporation, 5 Law Reports (Chancery Appeal Cases), 499—1870—and is similar to the first and relies upon it.

So far as these cases show that a subscriber to the stock of a company may set off a demand due from the Company against his subscription, under the circumstances set forth, there may be certain analogies between those cases and this, though the debts are treated throughout as ordinary debts, and no consideration seems to have been given to any relation of trust existing between the parties. And besides, as already intimated, there are various statutes referred to, which may have more or less affected the views of this Court. The winding-up act seems to concede that the principle of set-off in case of contribution, is wrong, as it prohibits it.

These cases were both decided after the passage of the Bankrupt law, and therefore could not have entered into the consideration of the law-maker. But there are some decisions in this country which do not agree with the principles of those late English cases.

It seemed to be admitted by the counsel of the plaintiff, that, in the case of mutual companies, so-called, the rule did not apply of allowing set-off. One case may be referred to,—Lawrence v. Nelson, 34 New York R., 138,—where the Bank had given what was termed a "premium note," and had established a claim as a debt due him from the Company, the other by him to the Company, and he sought to set-off his claim on the [illegible] premium note, and the Court held that this could not be done in that case, because the note constituted a part of the capital of the Company, and, in case of insolvency, to suffer it to be done, would be giving one creditor an unfair advantage over another.

The bankrupts in this case was called a mutual company, though technically a stock company, but we are somewhat at a loss to understand the alleged difference between the two cases; it is true we can call one a joint-stock company and the other a mutual company, but names do not change things. In both the "bills payable" constitute a part of the capital of the Company, and a trust fund for the benefit of creditors. In both the party owing the bills receivable has met with a loss on a policy of the Company. The difference, if any, seems to be in favor of the premium note as claiming a set-off, because that is given for the policy, and, by a species of arrangement, stands indirectly as a part of the capital, whereas here the bills receivable have to be treated directly as a part of the capital, and were given with that special purpose.

It seems to us that the argument of the Court in the case of Lawrence v. Nelson, applies to this case.

It is said that the Bankrupt law has not taken away any of the rights of set-off, but has recognized and enforced them. That is so, but the Bankrupt law was not intended to encourage anything inequitable, or to enable one to take advantage of the bankruptcy of an individual or a company to obtain payment in full, while others could only have a pittance, and especially when those seeking the advantage occupied relations of trust.

It follows, from what we have said, that we are of opinion that the plaintiff has not the right in equity to set off his claims against the